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REPORT
OF
JOHN GINTY, ASSESSOR
OF THE
CITY AND COUNTY OF SAN FRANCISCO,
CALIFORNIA

FOR THE FISCAL YEAR
1912---1913

WITH COMPARATIVE TABLES ON TAXATION AND
DATA RELATING TO THE CLIMATE AND
RESOURCES OF SAN FRANCISCO



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San Francisco, September 17th, 1913.

Honorable James Rolph, Jr.,
Mayor of San Francisco.

Dear Sir:

In compliance with the provisions of Section 9, Article XVI, of the Charter, I beg to submit my Annual Report for the fiscal year ending June 30, 1913.

Following the custom of other cities in California, I have included interesting data on taxation, and comparisons with other cities, as well as information and tables regarding the climate and resources of our city which are important factors in establishing present as well as future values to property.

The enclosed tables showing the remarkable uniformity of our climate, and comparison of taxation with other cities, are in line of the successful advertising that Southern California cities have used to great advantage, as evidenced by their increased assessed values and population.

Heretofore we have not presented to the world, or our own citizens, the incomparable resources and advantages of San Francisco, but as we are soon to be in the white light of publicity through the Panama-Pacific Exposition, I have felt that my office is one that may legitimately contribute to our deserved development.

Respectfully submitted,

JOHN GINTY, Assessor.

ASSESSMENT OF NON-OPERATIVE PROPERTY.

The Assessment Rolls of the City and County of San Francisco (which is a consolidated City and County Government), consist of 61 volumes of assessment of Real Estate and secured personal property, and 18 volumes of assessment of unsecured personal property. The assessment of non-operative property, which is taxed exclusively for City and County purposes, is as follows, to wit:

Assessment of lands.....	\$303,705,852
Assessment of improvements.....	157,400,255
Assessment of personal property.....	64,422,120
Total	<u>\$525,528,227</u>

This is an increase over last year's assessment of \$2,509,712 on land; \$10,819,158 on improvements, and \$1,770,004 on personal property, a total increase of \$15,098,874, or about two and nine-tenths per cent. increase on non-operative property.

The increased assessment on land has been almost entirely confined to property adjacent to the new Civic Center, the Panama-Pacific International Exposition grounds, acreage tracts and new subdivisions of acreage property. The increase in improvements is due to the construction of new buildings, especially hotels, apartment houses and business blocks. The increase in personal property is due to increased values returned on merchants' statements, and goods stored in warehouses.

From the above it will be seen that land pays 57 8/10 per cent. of all the City taxes; improvements 30 per cent., and personal property 122/10 per cent.

OPERATIVE PROPERTY.

The total assessment of operative property, which is taxed exclusively for State purposes, as provided in Art. XIII, Sec. 14, of the State Constitution, commonly known as Amendment No. 1, which was ratified by the voters November 8th, 1910, is \$97,594,298, an increase of \$3,213,150, or about three and four-tenths per cent. over last year's assessment.

The total assessed value of operative and non-operative property is \$623,122,525, or a total increase over last year's assessment of \$18,312,061.

Had the tax rate for city purposes been levied on the total assessment of \$623,122,525 it would have been \$1.85543 on the \$100 assessed value, instead of \$2.20, to raise the same amount of revenue for the City purposes.

EQUITABLE ASSESSMENT.

During the last year, the State Board of Equalization and the Public Service Corporation very thoroughly investigated County assessments throughout the State, endeavoring to find figures to

settle the contention that operative property pays a higher or lower proportion of taxes than non-operative property, such information to be used as evidence before the Legislature. This City was complimented by the State officers, who reported that San Francisco's assessments were more uniform and equal than those of most of the Counties of the State. The State Controller employed his own men and compared all probate sales with the assessed value in 1912. He checked the appraisements made by the State Insurance Commissioner in investigating mortgage loans made by the Insurance Companies on San Francisco property. He employed one of the largest real estate firms to appraise a large amount of down-town property, and compared it with assessed values and checked all recorded sales of property of \$3000 or over, during 1911 and 1912, with assessed values, and found the basic figures used by the City of San Francisco for assessing purposes to be from one to three per cent. lower than the figures compiled by his men from all other sources. The comparison of the sales recorded in 1911 and 1912 with the assessed value of each lot, did not vary over one per cent. from the Assessor's basic valuations.

Assessors from other Cities, and tourists, who are interested in taxation systems, who have visited this office, declare the methods used in San Francisco to arrive at an equitable assessment, are up-to-date in the science of assessing, and equaled by few cities in the United States.

THE FOLLOWING AMENDMENTS TO THE CONSTITUTION AFFECTING TAXATION WILL BE SUBMITTED TO THE VOTERS FOR ADOPTION IN 1914.

Initiative petition to repeal the law authorizing collection of Poll Taxes. The advocates of this measure allege that this head tax is a relic of barbarism, and is being largely done away with in many States. While small in amount, it is not in proportion to the persons' wealth or ability to pay the same, as it falls equally as hard on the man who is out of employment, or working for small wages, as it does on the millionaire who frequently escapes it by being out of the State or unable to be found. This tax brings between eight and nine hundred thousand dollars into the State Treasury. The total assessed value of property in the State is over three billion dollars, and an ad valorem tax of three cents on the \$100 would make up the \$900,000 lost on poll tax. If a man was assessed for \$6666, this additional tax would amount to \$2.00, and he would be relieved of paying his poll tax of \$2.00, practically breaking even. As property is usually assessed on the ratio of fifty per cent. of its full value this additional tax of three cents would not increase the taxes of a man who owned \$13,333 worth of taxable property, and only cost him fifteen cents on each \$1000 in excess of \$13,333. It might be found the increased State tax on Public Service Corporations, Railroads, etc., would more

than make up this amount, and not make it necessary for an ad valorem tax.

Senate Constitutional Amendment No. 15: Any educational institution of collegiate grades, within the State of California, not conducted for profit, shall hold exempt from taxation its buildings and equipment, and grounds not exceeding one hundred acres in area.

Senate Constitutional Amendment No. 17: Exempting vessels of more than fifty tons burden registered at any port in this State. Vessels in San Francisco at present are assessed for \$7,315,885; in Eureka \$40,400; in Los Angeles \$309,300, and in San Diego \$61,240.

Assembly Constitutional Amendment No. 7, known as the Home Rule Amendment. "Any County, City and County, City or Town, may exempt from taxation for local purposes in whole or in part, any one or more of the following classes of property: improvements in, on, or over land; shipping; household furniture; live stock; merchandise; machinery; tools; farming implements; vehicles; other personal property except franchises. Such ordinances or resolutions shall be subject to referendum vote."

Assembly Constitutional Amendment No. 6: Taxing land owned by any City or County lying outside of the boundaries of such City or County. A conflicting clause in this amendment seems to exempt the improvements of any character whatsoever constructed by said City or County. Also exempting lands that were not taxed at the time such City or County acquired them.

EXEMPTION OF PRIVATE PROPERTY PERMITTED BY THE CONSTITUTION.

The total amount of property, exempted from taxation as provided by the State Constitution, affects the assessment roll of San Francisco as follows:

Art. XIII, Sec. 10½.	Personal property of every householder to the amount of \$100 each..	\$ 3,617,830
Art. XIII, Sec. 1¼.	Exemption to Veterans of the Army and Navy to the amount of \$1000 each	483,060
Art. XIII, Sec. 1½.	All land and buildings used exclusively for Religious worship....	7,650,000
Art. IX, Sec. 11.	California School of Mechanical Arts	254,000
Art. IX, Sec. 12.	California Academy of Sciences..	1,162,000
Art. IX, Sec. 13.	Cogswell Polytechnical College....	170,000
Art. IX, Sec. 10.	Leland Stanford University.....	
Art. XIII, Sec. 12¾.	Fruit and nut bearing trees under four years from time of planting, grape vines under three years.....	
Total.....		\$13,336,890

EXEMPTION OF OPERATIVE PROPERTY FROM CITY AND COUNTY TAXATION AS PROVIDED UNDER AMENDMENT NO. 1 RATIFIED 1910, TO WIT, SEC. 14, ART. XIII.

Subjects taxed exclusively for State purposes: Railroads, including Street Railways, Sleeping Car, Dining Car, Drawing Room Car and Palace Car Companies, Refrigerator, Oil, Stock, Fruit and other Car Loaning and other Car Companies operating upon Railroads in this State; Companies doing express business on any Railroad, Steamboat, Vessel or Stage line in this State; Telegraph Companies; Companies engaged in the transmission or sale of Gas and Electricity; Insurance Companies; Banks; Banking Associations; Savings and Loan Societies, and Trust Companies; and taxes upon all franchises of every kind and nature shall be taxed entirely and exclusively for State purposes.

EXEMPTION OF GOVERNMENT PROPERTY.

The following public property is also exempt from all taxation, as provided in Art. XIII, Sec. 1:

Property owned by the United States.....	\$ 35,195,000
Property owned by the State of California..	30,000,000
Property owned by the City of San Francisco	62,164,375

Total\$127,359,375

COST OF ASSESSOR'S OFFICE.

The total cost of the Assessor's Office for the year 1912-1913 was \$101,200, being the same amount each year since 1904, although a great deal of extra work was done in systematizing the affairs of the office, which included writing the description of property on cards, indexing, etc. This required the writing of 260,000 cards. The Real Estate Roll requires the owners' name and a separate description of 130,000 parcels of land, most of which is described by metes and bounds, in addition to entering the valuation of each lot. Besides, 56,000 buildings were assessed.

The Real Estate Roll contains 17,726 pages, each 21" x 23", and there are 3948 pages in the unsecured Personal Property Rolls, and, as is obvious, these demand much laborious writing.

There are 64,451 names in the Real Estate Indexes, and 23,500 in the unsecured Personal Property Rolls.

Nine hundred and ninety vessels were assessed, a task of some magnitude.

New Maps of 6419 City Blocks were drawn, showing the dimensions of each lot and ownership.

One hundred and thirty-five thousand Personal Property Statements were delivered.

Eight hundred and forty-three thousand eight hundred and eighty-eight dollars and eighty six cents were collected in about two months for taxes on unsecured personal property, and \$115,302

were collected for poll taxes. The City receives 15% on poll taxes collected, which is a State Tax and used for school funds only.

Sixty thousand postage stamps were required for official correspondence.

The total cost of the Assessor's Office was, in 1880 (Badlam, Assessor), \$212,132.50, or \$1.00 for each \$1000 assessed value.

The assessment work performed was as follows:

16 volumes Personal Property, amounting to..	\$ 55,729,738
47 rolls of Real Estate and Improvements..	155,870,926

Total	\$211,600,664
-------------	---------------

Fifty-five thousand Personal Property Statements delivered, and \$86,669 Poll Taxes collected. No unsecured personal property taxes were collected, the present law not then being in force.

In 1913 there were 61 Rolls of Real Estate, and 18 Rolls of unsecured Personal Property, totaling \$623,122,525 and 135,000 statements delivered; \$115,302 poll taxes collected, and \$843,888.86 unsecured personal property taxes were collected. Cost of assessing per \$1000 was only sixteen cents.

If allowance was made for work of collection of personal property taxes and the excess of poll taxes collected this year, the cost of assessing in 1913 would be less than one-tenth what it was in 1880.

RETRENCHMENT OF EXPENSES.

The minimum writing of a description of a lot 25 ft. x 137 ft. 6 inches, exclusive of the owner's name, requires 74 written letters or figures (not including valuation figures).

During the coming fiscal year of 1914-1915, a system of assessing by a lot number and block number, instead of by metes and bounds as is the present custom, may be adopted, which would reduce the minimum description to two figures instead of seventy-four characters, and the maximum to seven figures, thereby saving at least \$10,000 in labor annually in writing the rolls and tax bills, and also simplifying the work.

If the taxpayer would remember that the Revenue Law requires him to make and return to the Assessor a list of his personal property on the first Monday of March each and every year, and, if he has no personal property to assess, to return the statement under oath to that effect, and not put it off to another date and ask the deputy to call again for the statement of property, or payment of the tax on unsecured personal property, or make it necessary to send numerous letters and notices to him because he has not attended to this matter promptly, the Assessor could make closer estimates of the total assessment roll before the finance committee of the Board of Supervisors had completed its work in making up the annual budget, and it would lead to the saving of several thousand dollars in the expense of this office, and the taxpayers would

not be required to pay taxes on an excess assessment roll over and above the estimate used by the finance committee, which excess cannot be used by the City for that year's expenses, but is carried over to the succeeding year.

EFFICIENCY OF THE ASSESSOR'S OFFICE.

This office has adopted the latest up-to-date methods in assessing; including a tax map, block books, field maps, architect's tables of the cost of construction per square foot and per cubic foot for all classes of buildings, and tables of valuation of different depths of lots.

It keeps a daily record of the transfer of property, and consideration paid; all building permits and contracts for construction and checks the contracts with tables of cost per cubic and square foot. It collects the advertised prices of property and uses all public, private and confidential methods to arrive at the true value of property, and practically places the appraising of property on a scientific principle instead of by guessing or roughly estimating.

I have found the clerks and deputies in this office to be industrious, courteous to the public, and efficient. They would compare very favorably with employees of public service corporations, private corporations or individual employers, and merit recognition for their valuable services by increasing their salaries to the same figure that other employees of the City receive doing similar work. The salaries of clerks in the Assessor's Office were fixed by the Board of Freeholders, and are now less than those of many other employees of the City doing no more responsible work, and have not been increased since 1900, although the cost of living, and the amount of work required of them, have largely increased. The heads of the Appraising Department, Real Estate, Maps and Personal Property Departments, are underpaid and should have their salaries increased commensurately with the value of their services, also with long and faithful service. They now receive only about one-sixth of the amount the City of New York pays its Appraisers for appraising one-twelfth as many parcels of real estate.

Much of the efficiency of this office is due to Dr. Washington Dodge's excellent training of the staff of employees, which was not changed when I was appointed Assessor. Under Dodge's long administration this office assumed a dignity, respectability and confidence in its fairness of assessing that is not excelled by any and equaled by few Assessor's Offices in the United States.

The increasing assessment values and tax rates are not always understood by some of the taxpayers, and I have included in this report certain statistical data and comparisons for their study, which will show that the tax rate in San Francisco is much lower than in many other cities.

The demands of the people for modern government are largely

responsible for the increase in the expenses of the City government; hence any comparison of increase of expenses must take into consideration increase of work and new conditions.

TAX LAWS OF CALIFORNIA.

Art. XIII of the Constitution provides that all property within the boundaries of the State shall be taxed, and defines the word property to include moneys, credits, bonds, stocks, dues, franchises, and all other matters and things, real, personal, and mixed, capable of private ownership.

It exempts from taxation mortgages, deeds of trust, contracts, or other obligation by which a debt is secured when **land is pledged** as security for the payment thereof; also property used for free public libraries, free museums, growing crops, property used exclusively for public schools, property owned by the United States, this State, or any County or municipal corporation within this State.

Also, property to the extent of \$1000 of any veteran of the United States Army or Navy, resident of this State (his wife, widow, or widowed mother) who has served, or died during his term of service, or after receiving his honorable discharge from said service, and the property to the amount of \$1000 of pensioned widows, fathers and mothers resident of this State, provided the exemption shall not apply to any person named herein owning property to the value of \$5000—or more.

Also, all buildings and so much of the real estate on which they are situated as may be required for the convenient use and occupation of said buildings when same are used exclusively for religious worship.

Also all Bonds hereafter issued by the State of California, or by any County, City and County, municipal corporation, or district, including school, reclamation, and irrigation districts within this State.

The exemption likewise includes personal property of every householder to the amount of \$100, as well as fruit and nut-bearing trees under four years from the time of planting, grape vines under the age of three years from the time of planting.

Article IV. No tax, license, fee or charge of any kind or character shall ever be levied or assessed or charged against any property of the Panama Pacific International Exposition, or against any property used as an exhibit therein while being used or exhibited in connection therewith.

Article IX. All property now or hereafter held in trust, for the founding, maintenance, or benefit of Leland Stanford Junior University, provided that residents of California shall be charged no fee for tuition.

All property of the California School of Mechanical Arts, all

property of California Academy of Sciences, all property of the Cogswell Polytechnical College.

Article XIII. The following subjects shall be taxed exclusively for State purposes: Railroads, including Street Railways, Sleeping Car, Dining Car, Drawing Room Car and Palace Car Companies, Refrigerator, Oil, Stock, Fruit, and other Car Loaning and other Car Companies operating upon the Railroads in this State; Companies doing Express business on any Railroad, Steamboat, Vessel or State line in this State; Telegraph Companies, Telephone Companies; Companies engaged in the transmission or sale of Gas or Electricity; Insurance Companies, Banks, Banking Associations, Savings and Loan Societies, and Trust Companies, and taxes upon all franchises of every kind and nature.

Section 3629 of the Political Code permits the deduction of debts due to bona fide residents of California from credits or amounts due to residents of California. (Credits include amounts owing to residents of California from parties living outside of the State of California, or the United States, as well as from parties within the State of California), but does not permit deduction of debts from merchandise or any property except credits.

Assessments are not made on the basis of net worth of the taxpayer, but on the gross value of the property, except in the case of credits.

Section 3638 requires property consigned for sale to any person within this State from any place out of this State, or from other Counties within this State, to be assessed where the property is situated.

Section 3617 adopted in 1870, defines the term value and full cash value to mean, the amount at which the property would be taken in payment of a just debt from a solvent creditor. (As a solvent creditor is not obliged to sell, it follows the value is what it is worth to a solvent or going concern, or what it would cost to replace it in like condition).

The form of assessment is to assess the land and improvements separately. Personal property is assessed separately as money and solvent credits and other personal property. Shipping is assessed where registered.

The Supreme Court has decided that an arbitrary assessment made by the Assessor cannot be reduced, but may be raised by the Board of Equalization, as the Law intended it to be a penalty on the taxpayer for not returning his statement under oath of all the property he owns.

This statement is to be made each and every year as the Assessor is forbidden by law to copy from past year or years.

SAN FRANCISCO REAL ESTATE AS AN INVESTMENT.

In 1849 the current price for 50 vara lots was \$14.00, and 100 vara lots sold for \$25.00 (a vara is 33 inches square, 2' 9"x2' 9").

In looking over the records of San Francisco County I find in the Recorder's Office, Book of Deeds, Liber H., page 219, a deed recorded from T. M. Leavenworth, the Alcalde, to I. H. Merrill, for 100 vara lot number 27, located on the S. E. corner of Market and Fourth Streets, consideration \$25.00; date of Deed November 15, 1849. A 100 vara lot measures 275 ft. x 275 ft., and contains 75,625 square feet. This sale from the City of San Francisco to Merrill was on the basis of \$0.0003 $\frac{1}{3}$ a square foot. On March 9, 1913, 100 ft. x 170 ft. of this same lot was sold for \$1,100,000, being at the rate of \$64.70 a square foot or \$4,892,937.50 for the entire 100 vara lot 27—a profit of \$4,892,912.50 in a little less than 64 years, an annual increase of \$76,451.75 each year, which is at the rate of three thousand and fifty-eight (3058) per cent. per annum on the original purchase price of \$25.00.

A small piece of land on the corner of William and Pine Streets, New York, was recently sold at \$1000 a square foot. The Bankers Trust Co. plot at Wall and Nassau Streets was valued at \$750 a square foot. J. P. Morgan & Co. paid \$600 a square foot for a lot having a frontage of 25 feet on Wall Street by 100 feet on Broad Street, on which they erected a two million dollar building. This last figure is \$535.30 more per square foot than what Mr. Spreckels paid for the 100 ft. x 170 ft. lot on the corner of Fourth and Market Streets, and is equal to an annual increase for 64 years of over twelve and three-quarters ($12\frac{3}{4}$) per cent. per annum on \$64.70, not counting anything for annual rentals.

SAN FRANCISCO'S RAPID BUILDING RECORD.

Statistics for the year 1912 show on an average a building was completed every $51\frac{1}{2}$ minutes. Number of building permits issued in 1912 as follows:

1	story	998,	area	of floor space	2,401,188	square feet
$1\frac{1}{2}$	"	311,	"	"	466,500	" "
2	"	945,	"	"	7,323,860	" "
3	"	482,	"	"	5,713,146	" "
4	" and over	101,	"	"	2,321,590	" "

Totals.....2837 buildings, Area....18,226,284 square feet, equivalent to the area of 418 $\frac{4}{10}$ acres. In estimate, "standing room" four square feet, is allowed for each man; on this basis 4,556,571 persons could stand on the above area in these buildings (standing room only).

Deducting nine Holidays and fifty-two Sundays would leave 304

working days in the year, at eight hours per day would make 2432 working hours, or 145,920 working minutes, divided by the total number of buildings, 2837, would make the average 51½ minutes. If Saturday be counted as a half day or four hours, it would show that a building was completed every 47 minutes during the year.

THE CLIMATE OF SAN FRANCISCO.

(From Bulletin 44, U. S. Dept. of Agriculture, by Alexander G. McAdie, Professor of Meteorology.)

San Francisco is in latitude 37° 48' N., longitude 122° 23' W. from Greenwich. The declination at the present epoch is 18° E. and the dip 62° 12'. The difference in time between San Francisco, Washington and Greenwich is as follows:

		Greenwich
San Francisco	Washington	(mean civil time)
12 noon	15 hours (3 p. m.)	20 hours (8 p. m.)

When it is noon at San Francisco it is 3 p. m. in Panama; 9:29 a. m. at Honolulu; 3:37 a. m. of the next date at Hongkong; 4:04 a. m. at Manila, and 5:19 a. m. at Yokohama.

In standard time, San Francisco is 3 hours earlier than New York, 2 hours earlier than Chicago, and 1 hour earlier than Salt Lake City. There is a difference of 9 minutes and 32 seconds between mean local time at San Francisco and one hundred and twentieth meridian time, the latter being the time in common use.

The city is built on the northern end of a peninsula and, except on the southern side, is surrounded by water. The Golden Gate is the water passage connecting the Bay of San Francisco with the Pacific Ocean, and it forms the northern boundary of the city. The Bay of San Francisco, extending north and south at an average distance from the ocean of 7 miles, bounds the city on the East. The bay, including its northern extension, San Pablo Bay, has an area of 450 square miles, and the length of the shore line is approximately 100 miles. The depth of the water varies from 2 to 69 fathoms. The eastern boundary of the bay, known as the Contra Costa and Alameda shores, is for the most part low lying, the land rising gradually for a distance of a mile or more and then abruptly forming the Berkeley Hills. Farther East Mount Diablo rises to a height of 3,849 feet, the summit of which can be plainly seen from the hills of the city, although distant 32 miles.

In the bay there are many islands, the most prominent being Angel Island, Yerba Buena and Alcatraz.

The northern shore line is rugged and the land rises abruptly from the water. The Sausalito Hills have an average elevation of 110 meters (360 feet), and back of these Mount Tamalpais, 14 miles distant from the city in an air line, reaches an elevation of 792 meters (2,596 feet).

San Francisco covers an area of 46.5 square miles. Within the city limits are numerous hills, varying in elevation from 46 meters (150 feet) to 286 meters (938 feet). The highest elevation is Mount Davidson, 938 feet; followed closely by Mount Sutro, formerly known as Blue Mountain, 920 feet; the South Twin, 919 feet, and the North Twin, 919 feet.

CONTROLLING FACTORS OF THE CLIMATE.

A clear understanding of the problems connected with the weather of San Francisco can be had by considering the general topography of the section, rather than that of the city itself. The entire district is one of marked contrasts in air drainage. Strong surface currents of air will at times flow in from the sea through the Gate toward the Great Valley, while at other times these currents will be reversed in direction. The factor that exerts the greatest influence in controlling the weather of the San Francisco Bay section is the proximity of the ocean. The factor of next importance is the prevailing drift of the surface air from sea to land during summer months and from land to sea during winter months. A third factor is the diversified topography favorable on the whole for local circulation and consequently so-called local climates. A fourth factor is the general pressure distribution over the northwestern portion of the continent and the North Pacific Ocean. In a normal winter the Aleutian low extends from latitude 40° N. to 60° N. and from longitude 130° W. to 140° E. Variations in the position and intensity of this low are found to bear definite relation to the amount and frequency of rain. During summer months the Aleutian low practically disappears. The continental high and also the Pacific high play important roles in connection with the strong northwest winds of summer on the California coast. For a discussion of the general relation between wet and dry seasons and the displacements of pressure areas or centers of atmospheric action, the reader is referred to Bulletin L, "Climatology of California," or to the Monthly Weather Review, April, 1908, in an article entitled "Forecasting for the Pacific Coast."

STORM FREQUENCY.

Compared with other portions of the United States, the San Francisco Bay section has comparatively few storms. This is because most of the recognizable disturbances pass far north of this section. Except in winter very few low pressure areas move from the ocean across California, as nearly all the storms that enter the United States from the west pass far north of central California. Since 1850 there have been during the months of June, July, and August, but 13 storms of the character mentioned above. During September, 14 such disturbances have been noted in the period of 63 years, and of these the most important was the storm of September 22-26, 1904. This storm is worthy of special mention as it

stands unparalleled in the history of summer and early fall disturbances. In four days 5 inches of rain fell, whereas the normal rainfall for the whole month of September is 0.30 of an inch. The relative frequency of storms increases with the advent of winter. During October there have been 40 disturbances; during November 60, and during December, January and February about 200 for the total period of 63 years. Occasionally there will be a winter month without a single disturbance, as was the case in December, 1876, and February, 1864. March is a month of moderate frequency, April a month of occasional storms, and May of few storms.

TEMPERATURE MEAN MONTHLY.

San Francisco has a comparatively small range of temperature. The annual mean, based upon records covering a period of 40 years, 1871 to 1911, and obtained from the mean of the daily maximum and minimum readings, is 13° C. (56° F.). A truer value determined from the 24-hourly readings for a period of 20 years, 1891 to 1910, is 12.6° C. (54.6° F.).

The departures from the mean are comparatively small in all months. The warmest month is September, with a mean of 15° C. (59.1° F.), and the coldest month, January, 9.6° C. (49.2° F.). The warmest month has practically the same departure above the mean as the coldest month has below. The annual amplitude is 5.5° C. (9.9° F.).

The monthly mean temperatures determined from hourly readings, 1891 to 1910, are:

Month.	Degrees centri- grade.	Degrees Fahren- heit.	Month.	Degrees centri- grade.	Degrees Fahren- heit.
January	9.6	49.2	July	13.6	56.4
February	10.7	51.3	August	13.9	57.0
March	11.1	52.1	September ...	15.0	59.1
April	12.1	53.8	October	14.7	58.5
May	13.1	55.7	November ...	12.9	55.2
June	13.5	56.3	December	10.1	50.2

The coldest month was January, 1890, when the mean temperature was 7.8° C. (46° F.), and the warmest month, September, 1889, when the mean was 18.3° C. (65° F.).

In an average year there are approximately 1,311 hours when the temperature is above 15.6° C. (60° F.); 4,111 hours when the temperature is above 12.8° C. (55° F.), and 7,625 hours, or about 87 per cent. of the entire year, when the temperature exceeds 10° C. (50° F.).

Differences between day and night temperatures are small. The warmest hour, 2 p. m., has a mean temperature of 15.1° C. (59.2° F.). The coolest hour, 6 a. m., has a mean temperature of 10.5° C. (50.9° F.).

The highest temperature ever recorded in San Francisco is 38.3° C. (101° F.). This occurred September 8, 1904, during a prolonged period of warm weather. For four consecutive days maximum temperatures exceeded 32.2° C. (90° F.). This was the warmest spell of which there is record in San Francisco. In the past 20 years there have been 27 days on which the temperature exceeded 32.2° C. (90° F.); but with the exception noted above there has been no period of three consecutive days when this temperature has been exceeded.

The lowest temperature recorded since 1871 is -1.7° C. (29° F.), which occurred January 15, 1888. In the last 20 years the temperature has not fallen below 0° C. (32° F.).

The following table gives the monthly and annual extremes of temperature, from 1871 to 1911, inclusive:

	Maximum.		Lowest maximum.		Minimum.		Highest minimum.	
	°C.	°F.	°C.	°F.	°C.	°F.	°C.	°F.
January	26	78	14	58	-1.7	29	8	46
February	27	80	16	60	.6	33	8	47
March	27	80	17	62	.6	33	10	50
April	31	88	17	63	2.0	36	9	49
May	36	97	21	70	6.0	42	10	50
June	38	100	19	67	8.0	46	12	53
July	37	98	19	66	8.0	47	12	54
August	33	92	20	69	8.0	46	12	54
September	38	101	20	69	8.0	47	12	53
October	34	94	22	72	7.0	45	12	53
November	28	83	18	64	3.0	38	10	50
December	22	72	15	59	1.0	34	7	44

All years.....	38	101	14	58	-1.7	29	12	54
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The absolute range of temperature from 1871 to 1911 is 40° C. or 72° F.

As will be seen, San Francisco is free from hot or cold spells.

THE WINDS.

The prevailing drift of the surface air along the California coast is from west to east. The charts of wind direction issued each month for the North Pacific show in detail the relative strength and frequency of the surface winds on the California coast. Briefly, the summer winds may be grouped as follows: West to northwest, 75 per cent.; north to northeast, 4 per cent.; east to southeast, 3 per cent.; south to southwest, 3 per cent., and calms, 15 per cent. The winter winds show a greater percentage of motion from the south. Southerly gales are not infrequent, and there is a common belief that southeast is the prevalent direction in winter

months. This, however, is not true. West to northwest winds have a frequency of 30 per cent.; north to northeast, 18 per cent.; east to southeast, 17 per cent.; south to southwest, 22 per cent., and calms, 13 per cent.

It is plain from the above figures that northwest is the predominant direction along the coast in the vicinity of San Francisco. Owing to the topography there are certain defections and changes in the direction of the wind, especially through the Golden Gate from northwest to west or even west by south.

During certain portions of the year, especially May and June, the northwest wind attains a remarkably high velocity. In May, 1902, and May, 1903, memorable northwest gales occurred.

The average hourly wind velocity in San Francisco is nearly 10 miles and the prevailing direction west. The wind attains its greatest velocity about 4:30 p. m. and its least about 6 a. m. The average movement during the 12 hours from 7 a. m. to 6 p. m. is approximately 11 miles per hour and from 7 p. m. to 6 a. m. 9 miles per hour. See tables 5-6-7, on pages 28-29.)

RAINFALL.

Rainfall records have been maintained in San Francisco for a period of 63 years. The greatest 24-hour rainfall occurred on January 28, 1881, when 4.67 inches fell. The next greatest 24-hour rainfall was on September 24, 1904, when 3.58 inches fell. The longest rainless period was in 1903, when no rain fell from April 16 until October 9, 175 days. In 1911 there was no rain from June 6 to October 1, 116 days.

Some of the months of heaviest rain were. January, 1862, when 24.36 inches of rain fell, and 18 days of the month were rainy. In January, 1911, 13.79 inches fell, distributed over 18 days. In January, 1909, 10.51 inches fell, but there were 26 rainy days, making it in this sense the rainiest month known at San Francisco. In January, 1890, 9.61 inches fell, and there were 23 rainy days. In January, 1907, there were 21 rainy days, but the total rainfall amounted to only 4.41 inches, which is less than a normal rainfall, notwithstanding that the number of rainy days were nearly double the normal.

The rainiest February was in 1878, when 12.52 inches fell on 19 days. In February, 1887, 9.24 inches fell and there were 16 rainy days. In February, 1891, 7.26 inches fell and there were 19 rainy days; in February, 1902, 7.27 inches fell and there were 19 rainy days; in February, 1909, 7.53 inches fell and there were 18 rainy days.

The rainiest March was in 1879, when 8.75 inches fell and there were 14 rainy days; in 1907 the rainfall amounted to 8.42 inches and there were 20 rainy days; in 1904 the rainfall amounted to 6.01 inches and there were 23 rainy days; in 1884 8.24 inches fell and there were 16 rainy days.

The rainiest April was in 1880, when 10.06 inches fell and there were 17 rainy days. The average number of rainy days in April is 6, and the average rainfall 1.64 inches.

From May until October, inclusive, there is little rain.

The rainiest November was in 1885, when 11.78 inches fell and there were 19 rainy days. The average number of rainy days in November is 7.

The rainiest December was in 1866, when 15.16 inches fell and there were 18 rainy days; in December, 1889, 13.81 inches fell and there were 24 rainy days; in December, 1880, 12.33 inches fell and there were 19 rainy days.

Number of rainy days in the year: In the past 62 years, 1850 to 1911, there have been 4,207 rainy days. The yearly distribution is: January, 11; February, 10; March, 11; April, 6; May, 4; June, 1; July, 0; August, 0; September, 2; October, 4; November, 7; December, 11. For the year, average number 67.

See table 8 on page 31. See diagram 13, page 30. See diagram 12, page 30. See Sunshine table, page 26.

INTERESTING EXPLANATIONS OF CLIMATIC CONDITIONS.

(From Bulletin "L," U. S. Weather Dept. Reports.)

On the coast of California there is a city justly famed for the peculiarities of its climate. Overcoats and heavy wraps are worn in mid-summer, while the lilies bloom in December. From May until September very little rain falls. The City of San Francisco, the gateway to the Orient, as it has been termed, is strangely situated with respect to ocean, bay, mountain, and valley. It may perhaps be said of this city that nowhere else can such a strange mixture of marine and continental climates be found. The topography is such that marked contrasts can be found within comparatively short distances. Certainly the climatologist finds in the vicinity of San Francisco so many climatic anomalies that he feels as if he were in fact present in a great natural aero-physical laboratory where daily experiments were being performed on a large scale. In building this meteorological laboratory at San Francisco nature also provided seats wherefrom we can obtain excellent views of the experiments while in progress. From the Weather Bureau station on Mount Tamalpais, 14 miles north of San Francisco—elevation of station 2,373 feet—one looks down on the broad expanse of the Pacific, nearly 20,000,000 square miles of water, to the north, west, and south. From the open roadstead of Drake's Bay the eye passes over the Sausalito hills to the headlands of Points Bonito and Lobos, marking the entrance to the Golden Gate. This passage plays an important role in connection with the winds, temperatures, and fogs of the San Francisco Bay region. At mean tide the area of San Francisco Bay is about 450 square miles.

Far on the eastern horizon, especially on clear winter days, the snow of the Sierra—155 miles distant—can be seen glistening. These mountains vary in height from 8,000 to 14,000 feet.

Extending from the slopes of the Sierra to the Coast Range is a great basin 500 miles long and about 50 wide. The Sacramento and San Joaquin rivers, flowing through this basin, unite in Suisun Bay. This great inland basin, surrounded by mountain walls, is connected with the Pacific Ocean by the gate at San Francisco, San Francisco Bay, San Pablo Bay, Carquinez Straits, and Suisun Bay. Here, then, is an aero-physical laboratory par excellence. Now for the results.

When a native of San Francisco is asked which is the coldest month of the year, he is generally at a loss for an answer; and if asked which is the warmest he may say November. This confusion arises from the comparatively small range of temperature. The mean annual temperature, as determined from the records of the Weather Bureau for thirty-one years is 56.1° F. May and November have practically the same temperature. The warmest month is September, 60.8°; the coldest, January, 50.2°. The other months have mean temperatures as follows: February, 52°; March, 54°; April, 55°; May, 57°; June, July and August, 59°; September and October, 60°; November, 56°; December, 52°.

The people in San Francisco have long realized that winter and summer are purely relative terms. Thus at any of the ferries on a mid-summer day one can see summer fabrics worn with heavy wraps, and it is not unusual to see white duck and sealskin in combination. Visitors to the city should by all means wear heavy wraps or overcoats during the summer afternoon.

The experiments of the observers of the Weather Bureau during the past two years with kites have thrown much light upon the causes of the climatic anomalies experienced at San Francisco; and, among other things, it has become evident that in summer as we ascend from the ground the temperature rises. For each 155 feet of elevation the temperature is 1° F. warmer, and so on any of the hills or mountains in the vicinity of San Francisco one can find with very little effort the climate best suited for him.

CHOICE OF TEMPERATURE 55 TO 85 DEGREES.

In other words, the citizen of the San Francisco Bay section can regulate the temperature to suit himself, having a choice between these limits: 55° at sea level and 85° at 2,000 feet above.

With regard to rainfall, during the summer months, San Francisco is practically rainless. In June, July, August and September showers are very rare. The average rainfall is about 23 inches, and most of this falls during the months of November, December, January, February and March. Looking over the records of the past fifty years we find that the year 1898 had but 9.31 inches, while in 1883 there was 38.82 inches. In 1861 there was 38.51 inches.

SEASONAL RAINFALL.

The annual rainfalls do not, however, fairly represent the amount of rainfall determining crop yield. Both with fruits and grains it is the seasonal rainfall rather than the annual which is to be considered. In the wheat fields summer fallowing is resorted to chiefly for the reason that the rain of two seasons can be utilized. As may be seen by the tables of annual and seasonal rainfall, the amounts during the growing season vary from the totals for the calendar year; thus, in 1889-90 the seasonal rainfall was 45.85 inches. The annual rainfall for 1890 was but 25.43, an unusually heavy rainfall in December, 1889, having contributed to materially increase the seasonal amount.

Frequency as well as intensity should also be taken into account in considering the relation of rainfall and crops.

CHICAGO COLUMBIAN EXPOSITION.

Structures twice the size and cost of Paris, 1889.

Area of grounds four times the size of Paris, 1889.

Area of grounds, 533 acres, and Midway, 80 acres; total, 613 acres.

Total cost at close, \$22,000,000.

Total cost buildings, \$8,000,000.

Buildings:

Machinery Hall combined, 787 x 1687 ft.; 44 acres.

Administration, 4 wings 84 ft. sq. Center dome, 120 ft. diam.

Agricultural Building, 500 x 800; Annex, 300 x 500.

Educational, 225 x 415.

Art Building, 300 x 500; two annexes, 120 x 200.

Dairy Building, 100 x 200.

Electricity, 345 x 690.

Fisheries, main, 365 x 165; two polygonal annexes, 133.6 diam.

Forestry, 528 x 528.

Horticultural, 250 x 298; eight wings, 24 x 100.

Manufactures and Liberal Arts, 787 x 1687, all in one, largest building ever erected.

Mines and Mining, 350 x 700.

Transportation, 256 x 960.

U. S. Government Building, 345 x 415.

Woman's Building, 199 x 388.

ST. LOUIS EXPOSITION BUILDINGS.

Educational Building, 925 x 750.

Art Palace, permanent, 348 x 166, with two wings 240 x 422 each.

Manufacturers Building, 1200 x 525.

Varied Industries Building, 1200 x 525.

Machinery Building, 1000 x 525.

Transportation Building, 1300 x 559.

Agriculture Building, 1660 x 546; largest.

Horticulture Building, 400 x 400; two wings, 240 x 330 each.

Mines and Metallurgy Building, 730 x 525.

U. S. Building, 800 x 250.

SAN FRANCISCO PANAMA-PACIFIC INTERNATIONAL EX- POSITION—LIST OF MAIN BUILDINGS.

Area of Grounds.....	625 acres
Machinery Palace	367 x 967
Mines and Metallurgy.....	451 x 579
Transportation Palace	579 x 614
Agricultural Palace	579 x 639
Food Products Palace.....	424 x 579
Liberal Arts	474 x 585
Manufacturers Palace	475 x 552
Varied Industries	414 x 541
Educational and Social Economy Palace.....	424 x 526
Horticultural Palace	310 x 662
Automobile Exhibit	270 x 790
Fine Arts Palace.....	134 x 950
Festival Hall	300 x 600
Auditorium (permanent)	275 x 412½

SAN FRANCISCO AS A PLEASURE RESORT.

As will be seen from a study of the climatic tables and diagrams, San Francisco should be the winter resort for those living in colder climes, and a summer resort for those who wish to escape the dry warm weather of the interior, or the sultry heat of the Western and Eastern States, and who desire to enjoy the cool, invigorating sea breezes of San Francisco, with its wealth and variety of fresh fish, unexcelled markets of fruits, vegetables, meats and game.

According to the Registrar's books, there are 77,983 rooms in hotels and apartment houses, not counting private boarding houses, or rooms to let in private residences and flats, where rooms can be rented from one dollar a week up, according to location and furnishings. The city is well supplied with restaurants of all classes, where the epicure can find all he desires. (The U. S. Government reports recommending the advantages of keeping large forces of the Army and Navy in San Francisco, show that good meals can be purchased in San Francisco at a less cost than at any other government location.)

Those who wish to use their vacation period for educational purposes can find all they desire either free or at nominal cost. Stanford and the University of California, with their agricultural departments, offer a place where the farmer may gain information of soils, trees, fruits, vegetables, or methods to overcome diseases or pests common to vegetable life; large warehouses of agricultural tools and machinery; large machine shops and boat-building establishments; free museums and parks; free libraries and lectures, and theaters and places of amusement whose admission prices range from the five-cent nickelodeon to theaters and opera houses presenting the latest Eastern and European successes. The camper

can find accommodations on vacant lots, or the beach near the surf, which is the longest and best beach within the city limits of any place in America, or on the wooded shores of the bay region. In the harbor can always be found steamers and vessels from all ports of the world laden with tropical fruits and stores of all climes. San Francisco is truly the most cosmopolitan city in the world, where one may study the religions, customs, diet, and amusements of all nationalities. No American city surpasses San Francisco in its wide range of attractions, or interesting nearby side trips, to the Redwood forests, the wonderful Yosemite Valley, Lake Tahoe, Feather River Canyon, and other magnificent mountain scenery that are the equal of the famous places in Switzerland and other European countries. There are many mineral springs, whose medicinal virtues are unsurpassed in the world, attractive fishing, hunting, camping, yachting, boating, swimming, dancing and athletic sports, with almost a certainty of clear blue skies and pleasant weather, a veritable mecca for all who have idle hours to spend in enjoyment. The State of California is now expending eighteen million dollars on paved highways, and the various counties are adding many millions more in paving and improving county roads, making accessible their delightful resorts, fruit farms, and scenic beauties. California with its good roads and climatic advantages is a veritable paradise for automobilists.

OPPORTUNITIES TO INVEST IN CALIFORNIA.

The total area in California is 158,334 square miles. Southern California embraces the following Counties: San Diego, 4652 square miles; Imperial, 3816; Riverside, 7323; San Bernardino, 19,947; Inyo, 10,291; Los Angeles, 4202; Orange, 750; Ventura, 1721; Santa Barbara, 2632. Total, 55,334 square miles, leaving in Central and Northern California 103,026 square miles.

The Colorado Desert lies in San Diego and Imperial Counties. The Mojave desert is in Riverside, San Bernardino and Inyo Counties. Most of this desert land, where water can be brought on it and irrigated, produces good crops.

Northern and Central California produce the greatest variety of wealth. All the great productions of wheat, barley, oats, corn, rye, alfalfa, hay, hogs, sheep, cattle, horses, prunes, peaches, pears, apricots, apples, dry-wine grapes, table grapes, nuts, olives, olive oil, raisins and the newly discovered rice fields; all the forests of any consequence, including the great redwood, fir and pine trees, and the finest grades of lumber in the world.

All the great gold, silver, copper and quicksilver mines, lime and cement, as well as the largest part of the oil producing territory. All the great Hydro-Electric Power and Light Plants, and vast irrigation systems. The snow-capped peaks of the Sierra Mountains furnish water for the many rivers that are used for cheap steamer transportation and summer irrigation.

While the citrus belts of Southern California are territorially larger and better developed, the oranges of Placer, Butte and Tulare Counties, situated in Northern and Central California, comprising immense groves, are unsurpassed by anything of the kind in the world, and come into the market first and before frost damage is expected.

Northern and Central California offer any choice of climate from that on which semi-tropic fruit can be raised, to that moderate climate that is found in the Eastern, Middle and Southern States, with plenty of rains during the winter, or wet season, to furnish abundant supply for water power plants and irrigation during the summer months; there is little waste or desert land in this section. The air is invigorating and healthful. Enormous natural resources await the advent of capital and labor.

San Francisco is the great commercial city of the Western Coast of America, and bears the same relation to the Pacific Ocean that New York does to the Atlantic, having a larger population than any city on the West Coast of North or South America, with a land-locked harbor of 450 square miles, with deep water outlet to the Pacific Ocean with its 67,699,630 square miles, and the Indian Ocean of 28,615,100 square miles, whose waters wash the coast of the most fertile countries in the world.

TEMPERATURE TABLE FOR THE CALENDAR YEAR 1912, SAN FRANCISCO, CAL.

Through the courtesy of Alexander G. McAdie, Professor of Meteorology, in charge of the U. S. Weather Bureau office, the following table was compiled by John Ginty from the hourly records of the thermograph (self-registering thermometer) (Table E):

Degrees F. above	Hours in Jan'y	Hours Feb'y.	Hours March	Hours April	Hours May	Hours June	Hours July	Hours Aug.	Hours Sept.	Hours Oct.	Hours Nov.	Hours Dec.	Total hours each degree	Degrees F. above
40	6												6	40
1	7												7	1
2	13												13	2
3	15												15	3
4	15	3		10									15	4
5	20	7	2	8									20	5
6	36	12	16	26	2								36	6
7	42	13	32	28	8	6							42	7
8	49	14	37	61	16	2							49	8
9	81	48	93	90	37	2	4						81	9
10	79	56	64	76	46	13	16						79	10
11	93	87	85	70	68	30	33	3					93	11
12	60	70	61	47	53	48	80	29					60	12
13	34	76	56	66	65	70	64	53					34	13
14	63	44	31	44	53	60	83	67					63	14
15	45	47	23	46	65	66	68	74					45	15
16	22	24	20	20	49	43	56	58					22	16
17	16	31	12	19	69	69	54	56					16	17
18	7	24	7	11	27	41	37	33					7	18
19	4	10	5	13	30	41	29	45					4	19
20	4	7	6	9	32	26	23	29					4	20
21	4	7	7	4	26	42	34	52					4	21
22	2	4	4	2	14	20	31	27					2	22
23	2	7	3	1	16	21	29	34					2	23
24	5	1	1	1	4	12	13	22					5	24
25	1				1	2	3	19					1	25
26	2	2	1	1	1	1	3	15					2	26
27	2	2	1	1	3	11	3	8					2	27
28					6	8	7	2						28
29					3	7	1	7						29
30					2	2	1	2						30
31					3	2		8						31
32					3	4		7						32
33					1	4		8						33
34					4	4		7						34
35					2	3		6						35
36					1	3		4						36
37						4		3						37
38						4		2						38
39						4		5						39
40						4		4						40
41						4		3						41
42						4		5						42
43						4		4						43
44						4		3						44
45						4		2						45
46						4		1						46
47						4		1						47
48						4		1						48
49						4		1						49
50						4		1						50
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88						4		1						88
89						4		1						89
90						4		1						90
91						4		1						91
92						4		1						92
93						4		1						93
94						4		1						94
95						4		1						95
96						4		1						96
97						4		1						97
98						4		1						98
99						4		1						99
100						4		1						100
Total Mean	74.4 52	67.2 56	74.4 55	72.0 55	74.4 66	72.0 70	74.4 60	74.4 63	72.0 73	74.4 64	72.0 57	74.4 54	87.6 60	

The compiler of the temperature table for 1912 was in San Diego in 1895 and compiled a similar table from the records of the U. S. Weather Bureau station there for the fiscal year of 1894-1895. As it is conceded that San Diego has the most equable climate of any place in Southern California, and is justly celebrated the world over for its climatic conditions, I include a recapitulation of that table by way of comparison with San Francisco.

As will be seen the range of variation of five degrees shows San Diego is only eight degrees warmer than San Francisco; in the ten-degree variation, five degrees; in the fifteen-degree variation, four degrees; in the twenty-degree variation, four degrees; in the twenty-five degree variation, one degree; in the thirty-degree variation, exactly the same in degrees. San Francisco leads in all degree variations as having a greater percentage of the year in hours with the least variation. The average slightly lower temperature in San Francisco hardly calls for heavier under-clothing or wraps. San Francisco's climate is cool enough to be free from enervating effects and malaria, and promotes longevity.

RECAPITULATION.

San Francisco				San Diego			
Number of Hours.	Per cent. of Year.	Range of Temperature from to	Variation in Degrees.	Number of Hours.	Per cent. of Year.	Range of Temperature from to	Variation in Degrees.
3440	39	52 to 56	5	2555	21	60 to 64	5
5803	66	49 to 58	10	4654	53	54 to 63	10
7261	83	48 to 62	15	6405	74	52 to 66	15
8034	92	46 to 65	20	7568	86	50 to 69	20
8417	96	44 to 68	25	8124	93	45 to 69	25
8544	98	41 to 70	30	8445	96	41 to 70	30

The amount of sunshine at San Francisco compares favorably with that of other cities in the United States. The average number of hours in a year, based upon hourly records from 1894 to 1910, is 2807, or 63 per cent. of the possible. The average number of hours of sunshine for different months is:

Month.	Hours.	Per cent. of Possible.	Month.	Hours.	Per cent. of Possible.
January ...	147	50	July	308	68
February ..	163	63	August	258	61
March	213	67	September .	252	68
April	256	66	October ...	236	68
May	294	67	November .	175	58
June	345	75	December ..	160	54

The following table, from the Report of the Chief of the Weather Bureau, 1910-11, gives the total hours of sunshine during the year 1910 at certain of the larger cities in the United States:

City.	Hours.	Per cent. of Possible.
San Francisco..	3019	66
Tamalpais	3342	73
Pittsburgh	2164	47
Boston	2507	56
St. Louis	2530	56
Philadelphia ..	2545	57
Cincinnati	2668	58
Washington ...	2659	58
Chicago	2778	60
New York.....	2750	60
Baltimore	2838	63
Kansas City ...	2940	66
New Orleans...	3151	71
Denver	3232	72
San Diego.....	3151	71
Los Angeles...	3222	72

Observers of physiological effects of damp and dry air, show that dampness soothes the nerves, induces sleep and slower circulation of the blood; while dry air causes more or less nervous excitement, sleeplessness, quickening the pulse, dries the skin and tends toward decreased bodily temperature.

The marine climate of San Francisco is free from malaria and fevers.

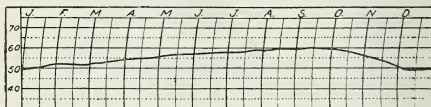


FIG. 3.—Mean monthly temperature at San Francisco, 1891-1910.

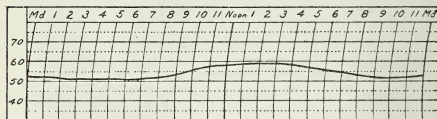


FIG. 4.—Average hourly temperature at San Francisco, 1891-1910.

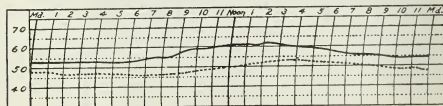
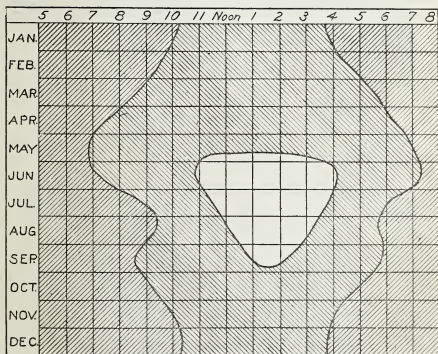


FIG. 5.—Mean hourly temperature—Summer ———, winter

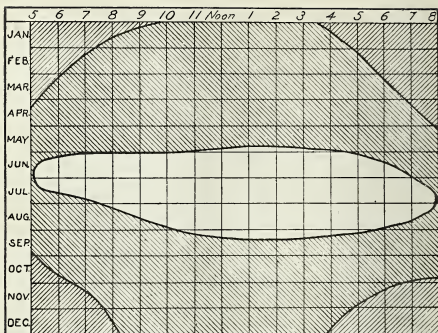
TABLE 4.—Mean hourly temperatures in degrees Fahrenheit, 1891-1910.

Hours,	Jan.	Feb.	Mar.	Apr.	May	June	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Annual.
1 a. m.	48	50	50	51	52	53	53	54	56	56	53	49	50.2
2 a. m.	47	49	50	50	52	52	53	54	56	55	53	48	51.7
3 a. m.	47	49	49	50	51	52	53	54	56	55	52	48	51.4
4 a. m.	47	48	49	50	51	52	53	54	56	55	52	48	51.2
5 a. m.	47	48	49	50	51	52	53	54	56	55	52	48	51.3
6 a. m.	46	48	49	50	51	52	53	54	55	55	52	47	50.9
7 a. m.	46	48	49	50	52	54	54	54	56	55	52	47	51.4
8 a. m.	46	48	50	52	54	56	55	56	57	56	52	47	52.4
9 a. m.	47	49	51	54	56	58	57	57	59	57	53	48	53.8
10 a. m.	48	50	52	56	57	60	59	59	61	59	54	49	55.4
11 a. m.	49	52	54	57	59	61	60	60	63	61	56	50	56.8
12 noon.	50	53	55	58	59	61	61	61	64	63	58	52	58.0
1 p. m.	51	55	56	59	60	62	61	62	65	64	59	53	58.8
2 p. m.	52	56	57	59	60	62	62	62	65	64	60	54	59.3
3 p. m.	53	56	57	59	60	61	61	62	64	64	60	54	59.1
4 p. m.	53	56	56	58	59	60	60	61	63	63	59	54	58.4
5 p. m.	52	55	55	57	58	60	59	60	62	61	58	53	57.5
6 p. m.	52	54	54	56	57	58	58	58	60	60	57	52	56.4
7 p. m.	51	53	53	54	55	57	56	57	59	59	57	52	55.3
8 p. m.	50	52	53	54	54	55	56	56	58	58	56	51	54.5
9 p. m.	50	52	52	53	54	55	55	56	58	58	55	50	53.9
10 p. m.	49	51	51	52	53	54	54	55	57	57	55	50	53.3
11 p. m.	49	50	51	52	53	53	54	55	57	57	54	50	52.8
Midnight.	48	50	50	51	52	53	54	54	56	56	54	49	52.4
Mean	49.2	51.3	52.1	53.8	55.7	56.3	56.0	57.0	59.1	58.5	55.2	50.2	54.6



Cloudy - less than 50% of possible Sunshine
 Half Sunshine - 50% to 75% ..
 Bright Sunshine - Over 90% ..

FIG. 7.—Sunshine at San Francisco, 1893-1911.



Cloudy less than 50% possible sunshine
Half sunshine 50%-75%
Bright sunshine 90%

FIG. 8.—Sunshine at Mount Tamalpais, 1890-1911.

TABLE 5.—Average hourly wind velocity in miles.

(Period, 1891-1910.)

Hours.	Jan.	Feb.	Mar.	Apr.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Year.
1 a.m.	6.4	6.3	7.2	7.4	8.6	9.5	10.0	9.5	7.6	6.5	5.6	5.9	7.5
2 a.m.	6.4	6.1	6.9	7.1	8.0	9.0	9.5	9.0	7.1	5.6	5.6	6.0	7.2
3 a.m.	6.4	5.8	6.8	6.7	7.4	8.3	8.8	8.2	6.7	5.4	5.6	6.0	6.8
4 a.m.	6.4	5.9	6.6	6.3	7.1	7.7	8.4	8.0	6.2	5.3	5.5	6.1	6.6
5 a.m.	6.5	5.9	6.6	6.3	7.0	7.4	8.0	7.7	6.0	5.1	5.5	6.2	6.5
6 a.m.	6.5	5.8	6.5	6.1	6.8	7.1	7.8	7.3	5.6	5.0	5.5	6.4	6.4
7 a.m.	6.7	5.9	6.4	7.3	6.5	7.0	7.8	7.2	5.8	5.0	5.5	6.5	6.5
8 a.m.	6.9	6.2	6.8	8.9	7.5	7.6	8.1	7.5	6.0	5.3	5.7	6.6	6.7
9 a.m.	7.2	6.7	7.3	7.6	7.8	8.1	8.4	7.8	6.5	5.6	5.9	6.9	7.2
10 a.m.	7.6	7.2	7.9	8.2	8.7	9.3	9.3	8.8	7.1	6.1	6.3	7.2	7.8
11 a.m.	7.8	7.4	8.4	9.2	10.4	11.4	11.2	10.5	8.3	6.5	6.5	7.3	8.8
12 noon.	7.9	7.6	9.2	10.3	12.7	14.4	14.2	12.9	10.5	7.6	6.8	7.4	10.1
1 p.m.	8.2	8.3	10.6	13.2	15.0	16.9	16.9	15.7	12.9	9.5	7.3	7.7	11.6
2 p.m.	8.6	9.3	12.0	14.8	16.4	18.9	19.1	18.0	15.3	11.2	8.2	7.7	13.3
3 p.m.	8.5	10.1	13.2	15.7	17.5	20.0	20.6	19.6	16.7	12.6	8.9	7.7	14.3
4 p.m.	8.4	10.4	13.9	16.5	18.1	20.6	21.5	20.3	17.6	13.2	9.3	7.6	14.8
5 p.m.	8.1	10.4	13.6	16.6	18.1	20.8	21.8	20.5	17.8	13.7	9.6	7.2	14.8
6 p.m.	7.8	9.9	13.6	16.0	17.7	20.2	21.1	19.8	17.2	13.0	9.1	7.1	14.3
7 p.m.	7.6	9.3	11.9	14.6	16.1	18.7	19.5	18.2	15.2	11.2	8.2	6.5	13.1
8 p.m.	7.2	8.7	10.7	12.8	14.4	16.8	17.4	16.3	13.2	9.0	7.6	6.5	11.8
9 p.m.	7.0	7.8	9.4	11.0	12.7	14.7	15.3	14.3	11.5	8.5	6.9	6.2	10.4
10 p.m.	6.6	7.4	8.4	10.1	11.2	12.7	13.7	12.5	10.3	7.6	6.4	6.2	9.4
11 p.m.	6.3	6.9	7.9	9.1	10.1	11.4	12.2	11.3	9.1	6.8	6.1	6.1	8.6
12 midnight.	6.3	6.4	7.4	8.1	9.2	10.2	11.0	10.2	8.2	6.3	5.8	6.0	7.9
Average...	7.2	7.6	9.1	10.3	11.5	12.9	13.4	12.5	10.3	8.0	6.8	6.7	9.7

TABLE 6.—Mean velocity of wind, San Francisco.

Year.	Jan.	Feb.	Mar.	Apr.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.
1891.....	4.5	8.6	7.9	8.8	10.0	11.0	11.7	10.6	9.5	7.3	4.3	6.4
1892.....	4.5	5.7	7.3	9.0	9.0	11.7	12.0	10.4	9.2	6.7	9.1	3.2
1893.....	10.0	8.4	10.1	12.4	12.2	15.3	15.3	14.5	12.6	9.3	7.7	6.0
1894.....	8.0	9.9	11.0	11.9	12.7	14.2	15.1	13.9	11.9	9.0	5.3	9.0
1895.....	9.5	7.1	9.6	10.7	13.0	14.3	15.5	13.8	11.5	8.7	7.7	7.3
1896.....	9.5	7.0	8.4	11.6	12.4	14.3	14.1	13.9	10.9	9.6	7.9	7.7
1897.....	6.8	9.4	11.3	11.3	13.5	13.6	14.1	11.8	9.7	7.4	6.7	7.7
1898.....	7.5	8.3	10.4	12.3	13.3	13.0	15.8	14.6	11.9	7.6	7.4	6.9
1899.....	7.9	8.7	9.8	11.7	13.9	14.2	15.3	14.4	12.6	8.5	6.6	8.6
1900.....	7.2	7.2	10.0	11.8	12.1	14.3	14.5	13.1	10.9	8.3	6.9	7.3
1901.....	7.3	6.6	11.8	11.8	12.5	13.9	14.5	13.1	11.0	8.3	6.4	6.6
1902.....	7.4	10.0	6.7	10.7	12.9	13.9	13.1	12.2	10.8	8.5	8.0	0.0
1903.....	7.6	7.3	7.8	10.7	13.5	14.9	13.3	13.4	10.2	8.0	7.8	5.6
1904.....	5.8	8.0	9.6	9.1	12.0	13.1	14.2	13.0	9.9	7.4	5.3	6.6
1905.....	5.9	6.4	10.3	10.5	10.9	14.0	12.4	12.0	10.2	7.6	8.1	6.0
1906.....	7.3	6.6	8.5	10.2	17.0	7.1	9.2	8.8	7.1	7.6	8.7	6.7
1907.....	8.0	5.4	8.4	6.8	8.8	9.5	11.7	10.5	8.6	6.6	4.8	6.2
1908.....	5.6	6.4	6.2	8.1	8.8	10.7	11.8	11.1	8.7	7.3	5.7	5.1
1909.....	10.1	7.8	7.4	8.3	11.1	12.2	11.7	11.5	8.3	6.5	5.4	6.1
1910.....	5.3	6.9	7.0	8.2	9.1	11.9	12.5	11.9	9.2	6.6	5.7	4.2
Means.....	7.24	7.58	9.1	10.3	11.5	12.9	13.4	12.5	10.3	8.0	6.8	6.7

¹ Elevation of anemometer changed from 167 to 42 feet on May 1, and to 204 feet Oct. 1, 1906.

TABLE 7.—Prevailing hourly wind direction. 1891-1910.

Hours.	Jan.	Feb.	Mar.	Apr.	May.	June.	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Annual.
1 a.m....	s.	DW.	w.	w.	w.	w.	w.	w-sw.	w.	w.	w.	n-dw.	w.
2 a.m....	s.	DW.	w.	w.	w.	w.	w-sw.	sw.	w.	w.	w.	n-sw.	w.
3 a.m....	s.	s.	w.	w.	w.	w-sw.	sw.	sw.	w.	w.	w.	sw.	w.
4 a.m....	s.	s.	w.	w.	w.	sw.	sw.	sw.	w.	w.	w.	s.	w.
5 a.m....	s.	DW.	w.	w.	w.	sw.	sw.	sw.	w.	w.	n-dw.	De.	w.
6 a.m....	s.	s.	w.	w.	w.	sw.	sw.	sw.	w.	w.	s-dw.	n-De.	w.
7 a.m....	s.	s.	sw.	w.	w.	sw.	w.	sw.	w.	w.	s-d.	s-d.	w.
8 a.m....	s.	s.	w.	w.	w.	w.	w.	sw.	w.	w.	s-d.	De.	w.
9 a.m....	s.	De-s.	s.	w.	w.	w.	w.	sw.	w.	w.	s.	De.	w.
10 a.m....	s.	De-s.	De.	w.	w.	w.	w.	sw.	w.	w.	De.	s.	w.
11 a.m....	s.	De.	De.	w.	w.	w.	w.	w.	w.	De.	De.	De.	w.
Noon.....	s.	De.	De.	w.	w.	w.	w.	w.	w.	w.	De.	De.	w.
1 p.m....	De.	DW.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	De.	w.
2 p.m....	De.	DW.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	n-w.	w.
3 p.m....	De-DW.	DW.	w.	w.	w.	w.	w.	w.	w.	w.	w.	n-e.	w.
4 p.m....	DW.	DW.	w.	w.	w.	w.	w.	sw-w.	w.	w.	w.	DW.	w.
5 p.m....	DW.	w.	w.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	w.
6 p.m....	DW.	w.	w.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	w.
7 p.m....	DW.	w.	w.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	w.
8 p.m....	DW.	w.	w.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	w.
9 p.m....	DW.	w.	w.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	w.
10 p.m....	s.	w.	w.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	w.
11 p.m....	DW.	w.	w.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	w.
Midnight..	s.	w-DW.	w.	w.	w.	w.	w.	w-sw.	w.	w.	w.	DW.	w.
Mean.....	s.	w.	w.	w.	w.	w.	w.	w.	w.	w.	w.	DW.	w.

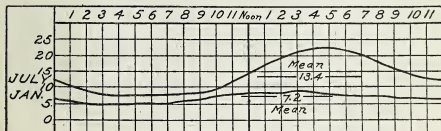


FIG. 10.—Hourly wind velocity, 1891-1910.

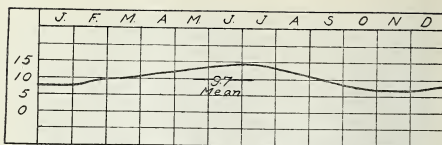


FIG. 9.—Average monthly wind velocity, 1891-1910.

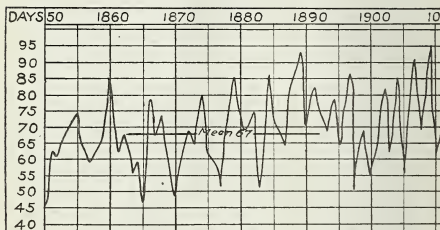


FIG. 12.—Annual frequency of rainy days, San Francisco.

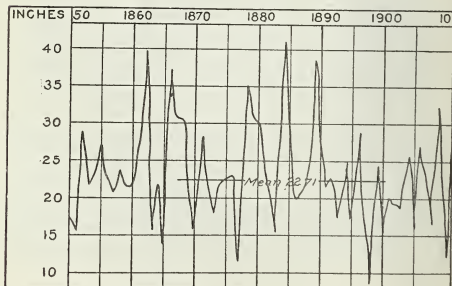


FIG. 13.—Annual rainfall at San Francisco, 1850-1911.

TABLE 8.—San Francisco rainfall, monthly, seasonal, and annual, 1850-1912.

Season.	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May.	June.	Seasonal.	Year.	Annual.
1850-51.....	0	0	0	3.14	8.66	6.20	8.74	1.77	4.53	0.46	0.67	0	33.10	1850	17.40
1851-52.....	0	0	0.33	0.21	2.12	7.10	3.88	0.54	1.94	1.23	0.67	0.02	7.62	1851	18.90
1852-53.....	0	0.02	1.00	0.12	2.12	7.10	3.88	0.54	1.94	1.23	0.67	0.02	7.62	1852	18.90
1853-54.....	0	0.04	0.40	0.15	2.28	7.10	3.88	0.54	1.94	1.23	0.67	0.02	7.62	1853	18.90
1854-55.....	0	0.01	0.15	2.43	0.54	0.87	3.67	4.77	4.64	4.77	1.86	0.08	23.70	1854	22.45
1855-56.....	0	0	0	0	0.54	0.87	3.67	4.77	4.64	4.77	1.86	0.08	23.70	1855	26.39
1856-57.....	0.02	0	0	0	2.79	5.76	9.40	0.50	1.60	2.04	0.70	0.03	21.60	1856	27.34
1857-58.....	0.02	0	0	0.43	2.79	5.76	9.40	0.50	1.60	2.04	0.70	0.03	21.60	1857	27.34
1858-59.....	0.05	0.16	0	0.60	7.28	6.14	1.28	3.99	3.99	3.14	2.80	0.06	22.57	1858	21.18
1859-60.....	0.05	0.16	0	0.60	7.28	6.14	1.28	3.99	3.99	3.14	2.80	0.06	22.57	1859	21.18
1860-61.....	0.21	0.02	0.03	0.91	0.58	1.67	1.64	1.69	4.56	0.21	0.80	0.06	22.57	1860	21.18
1861-62.....	0	0	0	0.42	6.16	2.56	2.47	3.12	4.56	0.21	0.80	0.06	22.57	1861	21.18
1862-63.....	0	0	0.03	0.52	6.16	2.56	2.47	3.12	4.56	0.21	0.80	0.06	22.57	1862	21.18
1863-64.....	0	0	0	0	6.16	2.56	2.47	3.12	4.56	0.21	0.80	0.06	22.57	1863	15.10
1864-65.....	0	0	0	0	6.16	2.56	2.47	3.12	4.56	0.21	0.80	0.06	22.57	1864	21.64
1865-66.....	0	0.21	0	0.13	6.08	8.91	5.14	1.84	0.74	0.04	1.40	0	24.73	1865	18.06
1866-67.....	0	0	0.24	0.20	4.19	0.58	10.18	7.20	1.54	2.20	1.40	0	34.64	1866	20.94
1867-68.....	0	0	0.24	0.20	4.19	0.58	10.18	7.20	1.54	2.20	1.40	0	34.64	1867	20.94
1868-69.....	0	0	0.24	0.20	4.19	0.58	10.18	7.20	1.54	2.20	1.40	0	34.64	1868	20.94
1869-70.....	0	0	0.24	0.20	4.19	0.58	10.18	7.20	1.54	2.20	1.40	0	34.64	1869	20.94
1870-71.....	0	0	0.24	0.20	4.19	0.58	10.18	7.20	1.54	2.20	1.40	0	34.64	1870	20.94
1871-72.....	0	0.02	0.12	1.29	1.18	4.34	3.89	4.78	2.00	1.53	0.20	0	14.31	1871	27.55
1872-73.....	0.01	0	0.04	0.81	2.84	3.26	4.00	4.90	1.59	0.81	0.18	0.04	30.78	1872	27.45
1873-74.....	0.01	0.08	0	0.53	2.79	5.65	1.58	3.94	3.78	0.93	0	0.02	26.76	1873	22.62
1874-75.....	0	0	0.02	0.69	2.55	0.18	9.72	2.21	3.36	0.50	0.06	0.14	34.73	1874	18.55
1875-76.....	0	0	0.02	0.69	2.55	0.18	9.72	2.21	3.36	0.50	0.06	0.14	34.73	1875	18.55
1876-77.....	0.01	0.01	0.36	3.38	0.25	4	4.52	0.62	5.40	1.20	0.24	0.04	31.96	1876	25.54
1877-78.....	0.01	0.01	0.36	3.38	0.25	4	4.52	0.62	5.40	1.20	0.24	0.04	31.96	1877	11.93
1878-79.....	0.01	0.02	0.50	1.27	0.67	2.66	3.52	1.97	4.64	1.06	0.16	0.01	11.04	1878	33.26
1879-80.....	0.01	0.02	0.50	1.27	0.67	2.66	3.52	1.97	4.64	1.06	0.16	0.01	11.04	1879	30.70
1880-81.....	0	0	0.25	0.54	1.94	2.85	1.68	4.65	3.43	2.03	0.22	0.09	20.98	1880	28.73
1881-82.....	0	0	0.25	0.54	1.94	2.85	1.68	4.65	3.43	2.03	0.22	0.09	20.98	1881	18.67
1882-83.....	0	0	0.25	0.54	1.94	2.85	1.68	4.65	3.43	2.03	0.22	0.09	20.98	1882	18.67
1883-84.....	0	0	0.25	0.54	1.94	2.85	1.68	4.65	3.43	2.03	0.22	0.09	20.98	1883	16.43
1884-85.....	0	0.04	0.11	0.43	4.18	0.92	1.92	1.04	3.01	1.51	3.52	0.01	20.12	1884	26.42
1885-86.....	0.03	0.03	0.11	0.43	4.18	0.92	1.92	1.04	3.01	1.51	3.52	0.01	20.12	1885	26.42
1886-87.....	0.03	0.03	0.11	0.43	4.18	0.92	1.92	1.04	3.01	1.51	3.52	0.01	20.12	1886	26.42
1887-88.....	0.03	0.03	0.11	0.43	4.18	0.92	1.92	1.04	3.01	1.51	3.52	0.01	20.12	1887	19.01
1888-89.....	0.01	0.01	0.20	0.98	2.13	3.34	6.81	0.94	2.40	0.11	0.29	0.07	16.74	1888	23.03
1889-90.....	0.01	0.01	0.20	0.98	2.13	3.34	6.81	0.94	2.40	0.11	0.29	0.07	16.74	1889	23.03
1890-91.....	0.02	0	0.02	0.98	2.13	3.34	6.81	0.94	2.40	0.11	0.29	0.07	16.74	1890	23.03
1891-92.....	0.02	0	0.02	0.98	2.13	3.34	6.81	0.94	2.40	0.11	0.29	0.07	16.74	1891	22.11
1892-93.....	0.02	0	0.02	0.98	2.13	3.34	6.81	0.94	2.40	0.11	0.29	0.07	16.74	1892	22.11
1893-94.....	0.02	0	0.02	0.98	2.13	3.34	6.81	0.94	2.40	0.11	0.29	0.07	16.74	1893	22.11
1894-95.....	0.02	0	0.02	0.98	2.13	3.34	6.81	0.94	2.40	0.11	0.29	0.07	16.74	1894	22.11
1895-96.....	0.01	0.01	0.11	1.75	0.48	1.43	8.14	2.13	4.56	0.27	0.61	0	23.43	1895	17.13
1896-97.....	0.04	0.09	0.52	1.11	1.75	1.43	8.14	2.13	4.56	0.27	0.61	0	23.43	1896	16.40
1897-98.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1897	0.31
1898-99.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1898	22.23
1899-1000.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1899	22.23
1900-1001.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1900	10.18
1901-02.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1901	10.18
1902-03.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1902	10.18
1903-04.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1903	18.33
1904-05.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1904	24.72
1905-06.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1905	24.72
1906-07.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1906	26.34
1907-08.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1907	22.47
1908-09.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1908	11.42
1909-10.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1909	16.42
1910-11.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1910	20.00
1911-12.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1911	15.92
1912.....	0	0	0.10	0.60	1.05	1.22	1.12	2.13	0.24	0.19	1.44	0.19	16.67	1912	15.92
Averages.....	0.02	0.02	0.22	1.00	2.55	4.51	4.00	3.55	3.36	1.64	0.73	0.10	27.58		29.00

ANNUAL METEOROLOGICAL SUMMARY, LOCAL, WITH COMPARATIVE DATA

SAN FRANCISCO, CAL. YEAR 1912.

Month.	Temperature.			Precipitation.			Wind.			Number of days.																
	Mean.		Extremes.	Total.	Maximum in 24 hrs.	Snowfall.	Relative humidity (percentage).	Average cloudiness (scale of 0 to 10.)	Average hourly velocity.	Prevailing direction.	Maximum.		Date.	Wind 40 miles per hour or more.	Clear.	Partly cloudy.	Cloudy.	Precipitation (.01 inch or more).	Thunderstorms.	Fog, dense.	Snow.	Max. temp.		Min. temp.		
	Maximum.	Minimum.									Velocity.	Direction.										32° and below.	90° and above.			
		Maximum.	Minimum.	Monthly.	Maximum.	Date.																				
January.....	56.5	47.1	51.8	3	2.47	1.05	25-26	0	69	5.7	S	32	SW	5	0	10	4	17	12	1	0	0	0	0	0	
February.....	60.6	48.7	54.6	26	9.41	0.19	6-7	0	74	5.0	W	23	W	5	0	10	9	10	6	0	0	0	0	0	0	
March.....	57.2	47.5	52.4	9	1.10	2.09	4-5	0	70	5.8	W	49	NE	21	1	10	9	12	10	0	0	0	0	0	0	
April.....	58.1	47.5	52.8	14	1.38	0.80	10-11	0	72	5.4	W	30	W	13	6	11	8	11	0	0	0	0	0	0	0	
May.....	63.3	51.0	57.2	16	1.2	1.47	0.74	21-23	0	75	3.7	35	W	19	0	16	7	6	0	0	0	0	0	0	0	
June.....	67.5	53.2	60.4	18	0.81	0.68	23-24	0	74	3.6	W	33	W	19	0	16	7	6	0	0	0	0	0	0	0	
July.....	67.5	52.3	57.9	11	1.7	1.00	31	0	83	11.6	W	32	W	7	0	12	11	7	0	0	0	0	0	0	0	
August.....	66.5	53.3	59.9	5	0.95	1.21	5-6	0	80	2.6	W	34	SW	1	0	12	8	2	0	0	0	0	0	0	0	
September.....	70.5	56.3	63.4	25	1.25	0.26	5-6	0	76	3.7	W	29	W	26	0	15	9	6	0	0	0	0	0	0	0	
October.....	68.1	51.8	60.4	22	0.46	0.26	25	0	68	1.4	W	27	NW	6	0	27	1	3	5	0	0	0	0	0	0	
November.....	62.4	50.8	56.6	46	2.99	1.94	0.91	5-6	78	5.1	NW	27	SW	6	0	12	5	3	2	0	0	0	0	0	0	
December.....	57.1	46.0	51.6	41	2.77	1.30	0.59	14-15	73	4.1	NE	34	NE	21	0	16	9	13	6	0	0	0	0	0	0	
Year.....	62.6	54.6	56.6	Jan. 3	15.62	2.09	4-5	0	75	4.3	W	49	NE	21	1	175	89	102	76	1	15	0	0	2	0	0

COMPARATIVE TABLE OF BANKING CAPITAL AND DEPOSITS IN THE STATE OF CALIFORNIA—SAN FRANCISCO AND LOS ANGELES.

From Controller of Currency Annual Report of July 3 rd 1913					
	In entire state of California	In San Francisco	Ratio to State percent	In Los Angeles	Ratio to State percent
Paid up Capital	55,923,500	28,500,000	51	6,000,000	11
Surplus	27,918,863	16,375,000	59	2,900,000	10
Undivided Profits	14,462,914	5,564,501	38	4,029,252	28
Total Banking Capital	98,305,277	50,439,501	51	12,929,252	13
Bank Deposits	92,268,118	62,233,720	67	19,099,594	21
Individual "	257,622,486	88,736,533	34	46,436,001	18
From Report of State Bank Commissioners of Cal. June 30, 1913					
	Paid up Capital entire state	in San Fran.	Ratio	in Los Angeles	Ratio
Commercial Banks	31,526,669	8,543,650	27	3,208,675	10
Savings Banks	24,234,074	5,551,970	23	4,223,725	17
Trust "	6,908,150	3,525,000	51	2,383,150	34
Surplus					
Commercial	10,012,097	1,878,170	19	1,092,582	11
Savings	164,350,85	8,584,535	52	2,285,156	14
Trust	1,333,344	665,000	50	618,344	46
Undivided Profits					
Commercial	4,793,713	832,785	17	645,608	13
Savings	9,498,686	3,852,159	40	1,587,437	17
Trust	977,820	523,492	53	431,549	44
Banking Capital					
State Banks	105,725,638	33,956,761	32	16,476,228	15
Capital of National Banks	97,805,277	49,939,501	51	12,929,252	13
Total	203,530,915	83,896,262	41	29,403,478	14
Bank Deposits					
State Banks	Bank deposits				
Commercial	11,089,223	7,993,652	72	939,011	08
Savings	66,877			10,172	
Commercial	Individual deposits				
Savings	130,690,263	36,569,288	28	20,656,276	16
Trust	430,504,798	185,233,054	43	88,156,083	20
	726,632	73,809	10	563,211	77
Number of depositors					
Commercial	31,3582	39,363	12	6,1245	19
Savings	841,780	282,229	34	192,359	23
National Banks	unknown	46,786		unknown	
Total	1,155,362	368,378	32	253,604	22

Clearing House Reports for Fiscal Year 1912-1913.

Los Angeles	\$1,168,941,700	Seattle	602,430,660
San Diego	131,894,087		
Portland	606,386,609	Total	\$2,728,594,952
Eacoma	218,941,896		
		San Francisco	\$2,677,561,952

COMPARATIVE TABLE OF THE BUDGETS OF THE CITIES OF NEW YORK AND SAN FRANCISCO FOR THE YEAR 1913.

New York

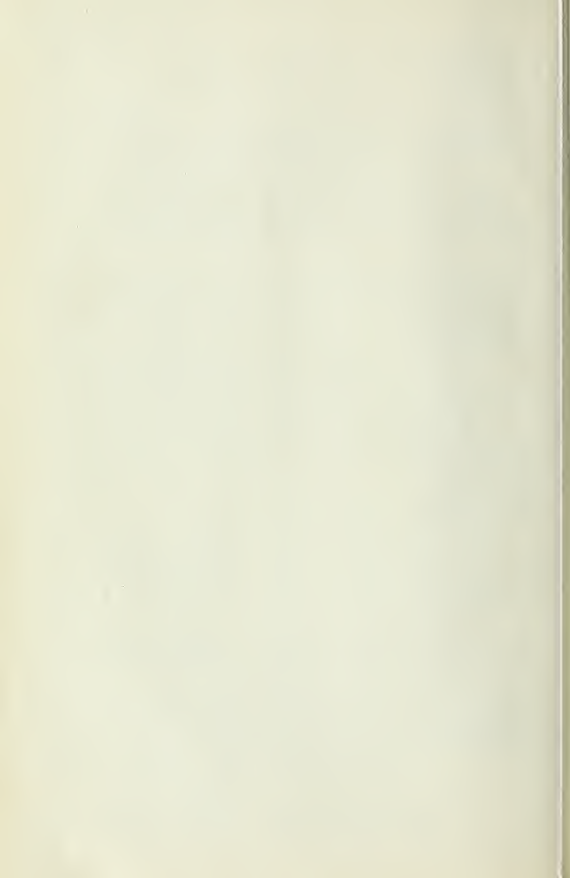
San Francisco

Grouping of Appropriation according to General Function or Purpose	Group total in Dollars	Per cent of total	Per Capita Cost	Group total in Dollars	Per cent of total	Per Capita Cost
Interest on City Debt	\$ 38,453,876	20.195	\$ 7.16	\$ 1,778,538	.12459	\$ 3.49
Redemption of City Debt	16,523,504	08.678	3.07	954,000	.06683	1.87
Total redemption and interest	54,977,381	28.873	10.23	2,732,538	19.142	5.368
General Administration	3,355,600	1.762	.62	663,344	4.647	1.303
Legislation (Aldermen and Clerks)	301,808	.159	.06	95,140	.667	.187
Judicial	8860,820	4.654	1.65	598,200	4.191	1.175
Educational	37,696,355	19.797	7.02	1,963,280	13.753	3.857
Health and Sanitation	17,978,409	9.442	3.35	673,561	4.718	1.323
Protection of Life and Property	31,165,682	16.367	5.80	3,233,804	22.653	6.353
Correctional Purposes	1,336,299	.702	.24	66,240	.464	.130
Charitable Purposes	8,692,741	4.565	1.62	231,000	1.618	.454
Streets and Bridges	5,347,918	2.809	1.00	2,183,320	15.295	4.289
Public Enterprises (Docks & Ferries)	2,944,677	1.546	.55	210,520	1.474	.414
Recreation, Parks and Drives	2,370,082	1.245	.44	460,175	3.224	.904
Museums and Gardens	1,165,503	.613	.22			
Public Buildings and Offices	947,880	.498	.17	437,360	3.064	.860
Board of Elections	1,330,940	.699	.24	325,000	2.277	.639
Publication, Advertising & Printing	1,345,346	.707	.25	106,000	.743	.208
Taxes, Rents, Pensions & Relief Fund	10,593,991	5.562	1.98	172,000	1.204	.338
Miscellaneous				123,600	.866	.243
Total Budget 1913	\$ 190,411,441	100%	35.44	\$ 14,275,082	100%	\$ 28.045
" " 1912	177,802,889			12,887,626		
TOTAL	192,005,52	75.24	1.07	13,874,52	10.766	

TAXATION OF NINE EASTERN AND SEVEN CALIFORNIA CITIES IN 1912-13

City	Area in square miles	Population	Public Debt	Debt per capita	Per cent of debt assessed value 50 percent	Assessed Valuation	Ratio of Assessment to true value	Total tax rate for City, County & State Taxes	Assessed Value on 50 percent	Tax Rate on 50 percent	Assessed Valuation on 50% Basis.	Total Tax per Capita
New York N.Y.	326	5,076,976	844,072,237	166	21	8,006,647,861	100	1.81	4,003,323,930	3.62	768	28.53
Pittsburgh Pa	41	600,000	31,000,000	52	7	758,360,000	85	1.765	446,094,112	3.0005	743	22.30
Baltimore Md	31	570,000	45,746,218	90	12	741,905,312	100	2.32	370,952,656	4.64	651	30.19
Detroit Mich	41	550,000	8,689,659	16	3	491,324,120	75	2.394	327,549,412	3.594	596	21.39
Cincinnati O	70	402,860	57,000,000	141	22	525,826,770	100	1.484	262,913,385	2.968	652	19.35
Milwaukee Wis	25	400,000	10,542,000	26	4	460,549,000	100	1.588	230,274,500	3.176	576	18.29
New Orleans La	196	375,000	42,898,610	114	27	235,994,111	75	2.20	157,329,400	2.933	420	12.31
Newark N.J.	23	365,000	30,727,200	84	16	383,864,182	100	2.04	191,932,091	4.08	526	21.46
Minneapolis Minn	54	360,000	19,265,000	55	9	215,000,000	50	3.05	215,000,000	3.05	614	18.73
San Francisco	46	509,000	36,705,500	72	7	525,528,227	50	2.20	525,528,227	2.20	1,032	22.71
Los Angeles	108	500,000	36,142,125	72	8	443,648,969	50	3.19	443,648,969	3.19	887	28.30
Oakland	58	175,000	5,534,155	32	4	144,991,288	50	2.97	144,991,288	2.97	828	24.60
San Diego	54	80,000	6,248,912	78	13	49,088,913	50	3.95	49,088,913	3.95	614	24.24
Sacramento	14	65,000	1,009,500	15	2	63,176,420	72	2.90	43,872,500	4.176	675	28.19
Pasadena	11	35,000	2,053,805	59	5	51,935,755	66	2.927	38,951,816	3.9026	1,113	43.44
Stockton	4	30,000	229,350	8	1	238,778,68	60	3.37	19,898,220	4.044	664	26.83

A three per cent, taxable investment in New York would have to pay 60 per cent, of the gross earnings for city taxes. Example, \$1000 X 3 per cent, is \$30 annual gross income. Assessed at 100 per cent, to wit: 1000 X 1.81 is \$18.10 tax, which is slightly over 60 per cent, of \$30, leaving \$11.90 net income on \$1000, or one and nineteen hundredths per cent, in San Francisco this investment would be assessed on a fifty per cent, basis, or 500 X 2.20 or \$11.00 tax, which is 36 2/3 per cent, of gross income, netting one and nine-tenths per cent. A four per cent, investment in New York pays 64 per cent, of gross income as a tax; in San Francisco 27 1/2 per cent. A five per cent investment in New York pays 36 per cent, of gross income as a tax; in San Francisco 22 per cent. A six per cent investment in New York pays 30 per cent, of gross income as a tax; in San Francisco 18 1/3 per cent.



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1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
1900	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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Assessment raised by the State Board of Equalization - 1881.8% 1883.15% - 1884.10%
1885.12½% - 1891.30% - 1892.20% - 1894.15% - 1896.20% - 1903.30% - 1909.10%

Assessment decreased by the State Board of Equalization-1889-5%

County Taxes 1850 \$.50 - 1851-1.15 - 1852-1.665 - 1853-1.285 - 1854-1.105 1855 .825

In 1856 City and County Government Consolidated

1874-^{\$}54,000,000 assessed on mortgages declared void by Supreme Court 151 Cal 293

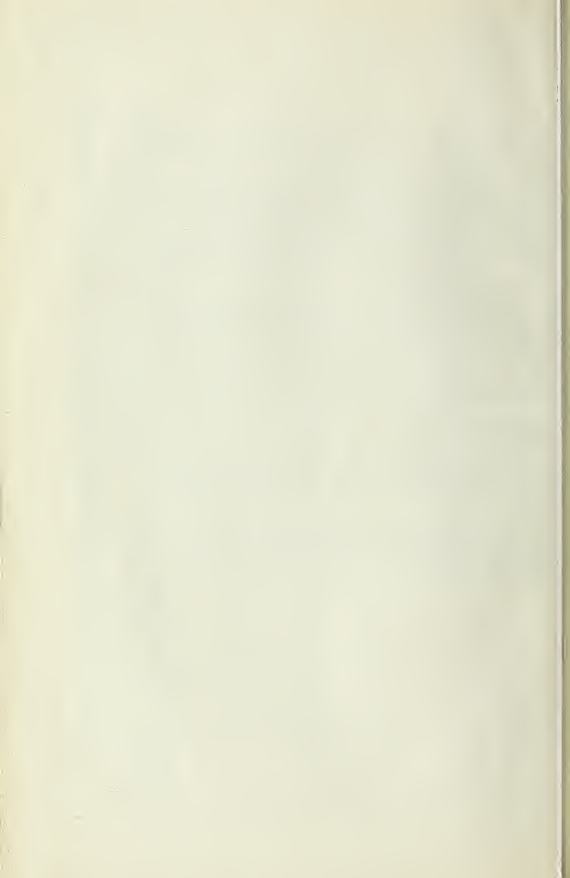
1080-190,765.920 " "
" stocks & bonds " "
" " " "
" " " "
" 57 " " 594

1867-Rolls printed without the \$ sign " " " " 90 " 444

"A" Census 1850 destroyed by fire; 25,000 estimate at that time. "B" State Census

ASSESSED VALUATION FOR STATE AND SAN FRANCISCO FROM 1850 TO 1913

[illegible]



REPORT
OF
JOHN GINTY, ASSESSOR
OF THE
City and County of San Francisco,
California

FOR THE FISCAL YEAR
1913--1914

**With Comparative Tables on Taxation in Eastern and
Pacific Coast Cities, and Explanation of Increase
of Expenses of City Government**



August 1, 1914.

Honorable James Rolph, Jr.,
Mayor of San Francisco.

Dear Sir:

In compliance with the provisions of Section 9, Article XVI of the Charter, I beg to submit my Annual Report for the fiscal year ending June 30, 1914.

In view of proposed amendments to the Charter relating to city taxation, I have compiled certain information on this subject.

Respectfully submitted,

JOHN GINTY, Assessor.

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ASSESSMENT OF NON-OPERATIVE PROPERTY.

The Assessment Roll of the City and County of San Francisco (which is a consolidated City and County Government, authorized by a Freeholders' Charter), consists of 42 volumes of assessment of real estate and secured personal property, and 18 volumes of assessment of unsecured personal property.

The assessment of non-operative property (taxed exclusively for City and County purposes) is as follows:

Assessment of lands.....	\$304,661,024
Assessment of improvements.....	165,556,757
Assessment of personal property.....	71,393,672
Total	<u>\$541,611,453</u>

This is an increase over last year's assessment of \$763,849 on land, \$8,177,780 on improvements, and \$6,425,401 on personal property. Total increase \$15,367,030, or about three per cent. increase on non-operative property.

The increase on land has been almost entirely confined to acreage and newly subdivided property. The increase in improvements is due to the construction of new buildings, and does not include improvements made by the City, State, Federal Government or churches, which are exempt from taxation. The increase in personal property is due to extra vigilance of this office in finding assessable property in litigation in the U. S. District Court and Probate Courts; also a large increase in automobiles copied from the State registration.

OPERATIVE PROPERTY.

The total assessment of operative property, which is taxed exclusively for State purposes, as sanctioned by amendment to the State Constitution, November 8, 1910, is \$105,088,612, an increase of \$7,488,419, or about 7 67/100 per cent. over last year's assessment.

The total assessed value of operative and non-operative property is \$646,700,065, or a total increase over last year's assessment of \$22,855,449.

Had the tax rate for city purposes been levied on the total assessment of \$646,700,065 it would have been \$1.88 on the \$100 assessed value, instead of \$2.25, to raise the same amount of revenue. Excluding Park, Bond and Interest funds (\$3,294,973), which are outside the dollar limit, the tax rate would have been \$1.37, or 37 cents more than the dollar limit.

Since the adoption of the Charter in 1900, amendments to the State Constitution have been adopted by the State exempting

\$7,049,915 in addition to \$105,088,612, the withdrawal of property taxed exclusively for State purposes, from this City's assessment roll, and the State Legislature has enacted laws increasing the City's expenses \$727,680. Amendments to the Charter have imposed additional expenses of over \$907,575. In other words, if allowances are made for assessed valuations withdrawn from City taxation to be taxed exclusively for State purposes—increase expense due to State Legislative Acts—increase expenses due to amendments to the Charter, moneys received by licenses and other sources of City income, and the Park, Bond, Redemption and Interest funds would show that the dollar limit has not been exceeded in the budget as adopted for 1914, or has it been exceeded any year since 1900. If the special increase in taxation due entirely to State Legislature and Charter amendments are added to the taxes as collected in 1898, the tax rate for that year would have been more than \$2.19 on the \$100 assessed value, or more than double the dollar limit.

The Charter requires the Assessor to make an estimate on the first Monday in April of what the total assessment roll will be when delivered to the Board of Supervisors on the first Monday in July, and the Board to complete the budget of the estimate expenses of the City between the first Monday in May and the first Monday in June. The Assessor's estimate, based on returns of personal property and appraisal of new buildings in course of construction, was \$536,000,000, or an increase of about \$10,000,000, and this figure was used for the proposed tax rate of \$2.27 for City purposes.

EFFICIENCY OF ASSESSOR'S OFFICE.

During the month of June, as the result of a search in the U. S. District Courts, Superior Courts, and a comparison of the number of automobiles registered in Sacramento with those returned on statements of personal property, and other investigations, over \$5,600,000 assessable personal property was discovered by the vigilance of this office. This made it possible for the Board of Supervisors to reduce their estimated tax rate of \$2.27 to \$2.25, a saving of two cents on each \$100 assessed value, or \$108,322 less taxes for the property owners to pay this year.

Of the large increase in personal property assessment, \$3,367,992 was impounded money by the Courts in litigation of the Spring Valley Water Co. and the Pacific Telephone and Telegraph Co., which has never been taxed.

The taxes on newly discovered personal property in 1913 and 1914 will amount to over \$220,000. As the total expenses of the Assessor's office is only \$101,200 a year (was \$104,352 in 1898, and \$212,132 in 1880), it might be stated that the expenses of this office for the last two years have not cost the taxpayers a cent.

My previous business experience and a thorough knowledge of the laws of taxation largely aided to the discoveries of property escaping taxation. The State Constitution contains 24 sections on taxation; the general laws 96 sections, and the Political Code 246 sections. The Supreme Court in interpreting taxation laws have rendered 1320 decisions, and the Appellate Court 150 decisions. The Assessor's Office has no special attorney.

During the last year, in addition to the usual work of my office,

I have compiled a new map of the City and County of San Francisco on a new and improved system of numbering the blocks, by which in less than a minute any one can locate the block he is looking for. I have also re-numbered the lots in each block, and assessed same by lot and block number, thereby saving an immense amount of labor in this and the Tax Collector's office, and reducing the rolls from 61 volumes to 42 books, and the size of the open page from 45 inches by 24 inches, to 36 inches by 23 inches. The latter is stock size paper and can be had anywhere, while the former size had to be manufactured to order at greatly increased cost.

The new Assessor's Map has been approved by the Real Estate Board, the Associated Savings Banks, all of the Abstract Companies, Chamber of Commerce, Civic League of Improvement Clubs, and by lawyers, civil engineers, and large property owners, who think the plan of the map to be the best in use in any city in the United States.

NEW TAX BILLS.

The description of property on the tax bills this year will be by lot number and block number instead of by metes and bounds as heretofore, leading to great saving of writing assessment rolls and tax bills. The describing of a lot $25' \times 137\frac{1}{2}'$ with four courses with references to streets having six letters in each street, required the writing of 74 letters or figures, which was the minimum description as used in describing lots by metes and bounds in former years; this year the minimum description is only two figures, and the maximum seven figures.

The taxpayer this year will find attached to his tax bill a photographic map of the block in which his lot is located, showing block and lot number, dimension and ownership of each lot in the block, and names of streets surrounding the block, which he is requested to preserve as maps are not expected to be furnished in future years. This year it was necessary to furnish this information to the taxpayer as he would not be able to check the description in this year's tax bill by any of his previous years' tax bills or by his deeds.

APPRAISED VALUATIONS.

During the last year the State Legislature increased the taxes of public-service corporations taxed exclusively for State purposes, as the contention was made that these corporations were not assessed in the same proportion as other tax payers. The corporations employed tax experts to prove their side of the contention, and the State Controller sent his men throughout the State to gather evidence for his side. San Francisco being the wealthiest city in the State, its assessment rolls were carefully examined by both sides. In addition to the assistance of real estate agents, the State Controller compared the assessed values of all property appraised or sold in private proceedings, probate sales, and the values of all mortgages made or owned by insurance companies as appraised by the loan committee of the insurance companies and State Insurance Commissioner. The late A. B. Nye, then State Controller, stated that the assessment in San Francisco was one of the most equitable in the State, and that the variation in his appraisements and that of this office only varied about one per cent., thereby showing the system used in this office is as good a

one as can be found. By way of proof, and for comparison, I submit the following tax rates and per cent. of assessed values: Out of 135 of the principal cities of the United States, 82 assess at a rate of less than 100 per cent. of actual value. Baltimore reports their assessment on a hundred per cent. basis, yet their taxation law exempts solvent credits. Bonds or certificates of indebtedness bearing no interest are also exempt; those drawing 3% are assessed 25% of market value, and those bearing six per cent., at 50%. The city receives revenue from property owned by the city, such as wharves, bonds, stocks and licenses that cover all lines of business and occupations. New York exempts all bonds and solvent credits, and collects rents from cellars under the sidewalks; also has an income from wharves, licenses and other property owned by the city. All of the cities assessing on a higher basis than San Francisco, have larger exemption lists, and if a true comparison was made with San Francisco it would be found that they are assessing at fifty, or less than fifty per cent. ratio of all the property values. The ratio of assessment in all the counties of California is about fifty per cent. It may be from the increase in State expenses, that the State Board of Equalization will soon be compelled to levy an ad valorem tax on all the counties in addition to those classes of property now taxed exclusively for State purposes, and should San Francisco adopt a ratio over 50 per cent. it would mean that San Francisco would be contributing more than her just proportion of taxes to the State.

Out of the 135 large cities of the United States, 53 have a tax rate ranging between \$2 and \$3 on the \$100; two between \$3 and \$4; five between \$4 and \$5, and two between \$5 and \$6.

The following table shows the area, population, assessed value, ratio, assessed value per capita and tax rate of ten Eastern cities and eight Pacific Coast cities:

City	Area Sqr. Miles	Population	Assessed Value	Ratio	Assd. Val. per Capita	Tax Rate
Buffalo, N. Y.....	42	460,505	236,080,105	80%	730	2.29
Cleveland, O.....	51	720,000	765,754,880	100%	1064	5.88
Columbus, O. †.....	26	200,000	247,576,390	100%	1238	1.46
Denver, Col. †.....	59	230,000	309,358,440	100%	1345	1.48
Fall River, Mass.....	41	122,000	99,880,768	100%	819	2.03
Grand Rapids, Mich....	17	120,000	102,293,177	100%	852	2.14
Jersey City, N. J.....	20	289,000	218,295,585	100%	755	2.12
New York, N. Y.....	326	5,500,000	8,332,066,301	100%	1515	1.82
Portland, Me.....	21	61,000	67,093,268	100%	1100	2.12
Trenton, N. J.....	9	102,000	76,244,779	100%	747	2.10
San Francisco, Cal....	46	453,600	646,700,065	50%	1425	2.25
Los Angeles, Cal.....	107	405,885	389,705,515	50%	961	2.35
Oakland, Cal. *.....	58	225,000	143,201,450	50%	637	3.08
San Diego, Cal.....	72	100,000	64,162,657	40%	641	3.35
Sacramento, Cal. *....	16	72,000	66,404,680	72%	922	2.51
Portland, Ore.....	55	275,000	314,705,980	75%	1144	2.20
Seattle, Wash.....	58	310,000	215,362,151	45%	694	4.38
Tacoma, Wash. *.....	39	110,000	74,291,514	60%	675	3.62

* Commission form of government. Population of San Francisco and Los Angeles based on 1910 census, plus 4 years growth on same ratio of increase from 1900 to 1910. All other figures taken from estimate in the World's Almanac.

† Does not include State taxes. Comparison of the per capita assessed value in 135 cities show San Francisco is only exceeded by New York City (they claim to assess on a 100% ratio), while San Francisco uses a 50% ratio, and the difference is only \$90.

In the list of 135 cities only three small cities are reported as having a dollar rate or under, and manifestly their rate does not include State or County taxation.

The State Legislature, in classifying City Charters, sets the tax rate for cities of the sixth class (cities having a population of less than 3000 inhabitants), at \$1.00 on the \$100 assessed values.

The freeholders who compiled our Charter in 1898, estimated that a \$1.00 rate would be sufficient, although the tax rate in 1898 was \$1.316. The total assessment roll of 1898, on which they based their calculations, was \$352,344,061, which included operative and non-operative property. Eastern cities, and in some States that make a limit rate for County Government, segregate the total limit rate into limitation of how many mills or cents on the one hundred dollar assessment can be used in each department of the city. It would appear that this subdivision of the total rate would be desirable as the legislative body elected by the people might be men who are enthusiasts on one subject and they would naturally appropriate more for that branch than for other work they were not so well posted in, but equally as important and demanded by the people. It would also furnish figures for comparison of expenses of different departments with those of other cities.

Since the assessment of 1898 the State Legislature by exemption amendments and withdrawal of property for exclusive taxation for State purposes, have reduced assessed values nearly one-third of what they were in 1898, the year our present Charter was drafted.

November 8, 1910, Amendment No. 1 withdrew property from city taxation to be taxed exclusively for State purposes, \$105,088,-612; also the following property was made exempt from taxation November 6, 1900: Churches used exclusively for religious worship, Stanford University and California School of Mechanical Arts. November 8, 1904, California Academy of Sciences. November 6, 1906, Cogswell Polytechnic College. November 4, 1902, bonds of the State, City and County, reclamation, irrigation and school districts. November 8, 1904, property of every householder to the amount of \$100. October 10, 1911, exemption of \$1000 to veterans. In addition to this large reduction of assessment, the State Legislature has added to the expenses of the City expenses for Superior Courts, Juvenile Courts, Widows' Pension Bureau, Sealer of Weights and Measures, Accident Insurance, and reduced the amount returned by the State to San Francisco for our schools.

A careful comparison of taxation in San Francisco with other large cities will show that the tax rate is lower than in most cities, and, notwithstanding the increase expense of the city government due to our great loss by fire, increased bonded indebtedness, higher cost of all supplies furnished the city, and allowance made for additional appropriation to comply with the laws passed by the State Legislature, by Charter Amendments, exemption of property by amendments to the State Constitution, and withdrawal of property taxed exclusively for State purposes, it would show the cost of city government to be less than it was in 1900, the year the Charter went into effect.

Respectfully submitted,

JOHN GINTY, Assessor.

Compliments of
JOHN GINTY, Assessor.

REPORT
OF
JOHN GINTY, ASSESSOR
OF THE
City and County of San Francisco
California

FOR THE FISCAL YEAR
1916 - 1917

THIS EDITION PUBLISHED BY JOHN GINTY

With Complete Budget Figures From 1901 to 1916,
Showing Cost Per Capita and Relative Per-
centage of Total Budget to Each De-
partment of the City Government.

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San Francisco, August 1st, 1916.

Hon. James Rolph, Jr.,
Mayor of San Francisco,
City Hall.

Dear Sir:

In compliance with the provisions of Section 9, Article XVI, of the Charter, I beg to submit my annual report for the fiscal year ending June 30th, 1916. I have compiled tables from the Budgets since 1901 showing the expenditures of each department of the City Government, annual appropriation, cost per capita, and what proportion of the entire Budget each department requires, also table of cost of assessing since 1880.

Respectfully yours,

JOHN GINTY,
Assessor.

INADEQUATE APPROPRIATIONS.

On July 3rd, I delivered to the Clerk of the Board of Supervisors the assessment rolls of the City and County. With the increasing work of the office, it is becoming more apparent that the time allowed by the state law, from the first Monday in March to the first Monday in July, is too short a time to complete the work in a satisfactory manner, and the appropriation for this office is insufficient to make needed investigation. This year, there was a delay in furnishing the office with proper furniture and proof reading rooms, where work requiring seclusion from noise and interruption can only be correctly done. These rooms were built in the building for use of this office, and every department in the City except the Assessor's Office has been furnished rooms for this purpose, but mine were taken away from me over my protest for use of another department. This fact increases the possibility of clerical mistakes, which might lead to a loss of taxes.

The building committee ignored all requests from this office, and the spirit for better work was broken by the knowledge that those offices having the spending of money, were better taken care of than those offices whose principal duty is to provide revenue for the City, and this office provides 81% of the entire revenue. It is a well known axiom that to do good work the employe must do it enthusiastically, and if proper equipment and recognition of good work performed is not given, enthusiasm in the work will fade correspondingly. The fair and legal assessment of property is, perhaps, the most vital business of local government; the Assessor's duties are correspondingly responsible, and his work is so important to the people that he should not be needlessly hampered by a lack of proper facilities and accommodation.

It is absurd to expect that the Assessor's office can go on year after year on the same budget appropriation. No other office, public or private, reflects the conditions in San Francisco as does the Assessor's. The average increase of population during the last fifty years has been seven thousand a year, which means increased cost in distributing and collecting statements and taxes on personal property, with the additional entries in the cash book and assessment roll.

New buildings call for new appraisements, and additional map work, buildings torn down or destroyed by fire require the same amount of extra work.

Subdivisions of land also increases map work, appraising and writing of the roll.

A lively real estate market requires more changes of owners on the block books and adjusting of assessments to correspond with new sales.

A depressed real estate market lowers values, and more complaints of over assessment are made, requiring new investigations and adjustments.

New stores, manufactures and business enterprises require new investigation and alertness to prevent them from escaping taxation of their personal property; also furnishings of new hotels, apartment houses, flats and residences and new taxable shipping. Even deaths add their quota to the increased work in the form of searching the probate records for inventories of personal property, often leading to discovery of a large amount of property that was never returned for assessment when decedent was alive. Correspondence by mail increases each year.

All this additional work is not easy, nor does it flow into the office like water running down hill, but requires study and investigation bordering on detective work, as well as ingenious plans to obtain the information necessary to make a fair, equitable assessment.

Installing new labor saving systems makes it possible to do a greater amount of work in a short time, but cost money to install. The law only allows the Assessor about ninety days to complete the assessment, collect taxes, and write rolls for 150,000 pieces of real estate, and eighty thousand buildings. The ownership is represented by 155,000 names, while the personal property calls for more than 160,000 personal property assessments.

REAL ESTATE INDEX.

Quite a saving could be made if the real estate index was printed and the type left standing, as the changes in ownership are less than twenty per cent per annum. The cost the second and subsequent years would only be one-fifth of the cost of printing the index the first year. In addition the publisher would probably find sales for a large number of copies to real estate men, bankers, insurance brokers, merchants, newspapers, advertising men and attorneys, giving them complete record of ownership of every lot in the city, to be found as quickly as a name and address can be found in the city directory or telephone directory.

LACK OF EQUIPMENT.

This office has never been fully equipped. In other counties the county surveyor makes the block books. New York City has one appraiser for every 10,000 lots, and pays each of them \$7000 a year. San Francisco has only three appraisers and pays them \$2100 a year. It would require five years for three men to correctly appraise the values of the whole city, and the law requires it to be done each year.

The expenses of this office are not governed entirely by charter provisions, or the will and pleasure of the Board of Supervisors, but

are obligatory by State law. Section 3658 of the Political Code reads:

"The Board of Supervisors of each county shall furnish the Assessor the necessary room, furniture, stationery and the proper books, blanks, maps and plat books for use of his office. If the Board of Supervisors of any county fails or refuses to provide and furnish the Assessor with the proper books, necessary office room, furniture and stationery as in this section provided, then the State Board of Equalization *must*, upon the application of the Assessor, provide and furnish the same. The cost of such books, blanks, maps, plat books, office room, furniture and stationery shall be a county charge, whether same be provided and furnished by the Board of Supervisors or by the State Board of Equalization, and *must* be paid in the same manner as other county charges from the county general fund."

The State board has a right to deduct the cost from any moneys due the county by the State.

NON-OPERATIVE ROLL.

The non-operative roll taxed exclusively for the City purposes is as follows:

Value of land.....	\$303,575,489
Value of improvements.....	175,387,605
Value of personal property.....	64,599,762
Total	\$542,562,856

As will be seen, land pays 55 5/10 per cent of all taxes, improvements 32 3/10 per cent, and personal property 12 2/10 per cent. The non-operative roll shows an increase over that of 1915 of \$3,859,106, notwithstanding \$964,650 was taken off of improvements due to depreciation, and \$435,920 was transferred to the operative roll, and \$1,598,492 was lost on land in re-appraising property to correspond with values as evidenced by later sales. Approximately \$785,588 was added to land values due to increased values as shown by sales. It also includes increased assessed values on lands formerly occupied by the Panama-Pacific Exposition which have been turned back to the owners on cancellation of their leases. The total of the operative roll, taxed exclusively by the State is \$215,789,509, an increase of \$98,149,030 over last year. This is mainly due to the assessment of the franchises of all corporations made by the State Board of Equalization, and it is the first time it has appeared on the San Francisco roll, and will result in the State paying to the City on a basis of an 18-cent rate, \$176,668 to be applied on bond interest and redemption of bonds that were outstanding Nov. 8th, 1910.

As a saving of expenditure of \$54,256 equals one cent in the tax rate, this new assessment is equivalent to a saving to the taxpayer of 3¼ cents in this year's City tax rate.

Last year I was denied an appropriation of \$250 to obtain these assessed values from Sacramento, resulting in the City losing the taxes on the franchise assessments. This year your finance committee granted me \$300 for this purpose, and the City will receive about \$170,000 in return for the \$300 appropriation, a striking example of complying with the request of this office for additional appropriation, when it is shown it would result in an increase of income to the City.

The total amount of taxes the City will collect on \$2.33 rate is \$12,641,714. The total assessment of operative and non-operative property is \$758,352,365. If this amount was subject to City tax rate to raise \$12,641,714 the tax rate would be \$1.667 on the \$100 assessed value. The average assessed value per capita is \$1435.

COST OF COLLECTING TAXES.

The cost of collecting unsecured personal property taxes by this office is about \$10,000 a year and as the Tax Collector has to collect an additional amount on account of an increased tax rate, the same work the Assessor is required to do, is again required to be done by the Tax Collector; a needless duplication of work and expense.

Prior to 1874 the Assessor was not required to collect taxes, and California is the only State in the Union collecting on two different tax rates the same year, increasing the cost of collecting taxes and annoying the taxpayer. While it may be useful in some counties, it is a nuisance in San Francisco, and the law should be amended so that this City would have the right to collect the unsecured personal property taxes at the same time that the taxes on secured property are collected; the loss, if any, would be insignificant, as few people would take the chances of being sued for delinquent taxes and have a judgment docketed against them that is collectable in any county or state to which he may remove.

EFFICIENCY RECORD.

In 1899 Dr. Washington Dodge was elected Assessor. He brought with him new men who established and installed an equitable, scientific and honest method of assessing, which led to the discovery of a large amount of personal property that had escaped taxation. Established principles of taxation that had not been heretofore adjudicated, including the assessment of franchises, National banks, mortgages secured by land outside of the state, loans secured by exempt collaterals, stocks of corporations whose assets were located outside of the state, shipping, bonds and moneys deposited in New York (the owner being a resident of this state). Twenty-three cases were appealed to the Supreme Court, and in every case the work of the Assessor was sustained.

In 1903 the assessment of personal property was \$86,172,201 higher than in 1898; assuming this newly discovered property has been

assessed each year since that time, and applying an average city tax rate of \$1.517 as the rate which this increase has paid, the City has collected \$20,919,335 in the last sixteen years; even allowing a liberal estimate for changes and withdrawal for state purposes, the City is still millions of dollars ahead for having selected a capable, honest Assessor.

During this term the total expenses of the Assessor's office has been only \$1,664,596. This makes a record for efficiency and knowledge of assessment laws unequalled in the United States.

Since 1912 the City has collected over \$128,000 taxes on impounded money in United States courts, heretofore considered non-taxable by able attorneys, and this year the increase in taxes on franchises, assessed for the first time, is \$170,000. This last named assessment will be repeated in future years until all bonds outstanding November 8th, 1910, have been redeemed.

FISCAL YEAR 1908-1909.

Acct. No.	Acct. No.	Cost per capita.	Acct. No.	Amount.	Per Cent of Total Budget.	Cost per Capita.
1	1...	\$560	1...	\$ 270,000	2.693	\$.678
2	2...	.005	2...	455,000	4.539	1.143
3	3...	.565	3...	725,000	7.232	1.821
4	4...	.786	4...	323,040	3.222	.812
5	5...	.146	5...	62,460	.623	.157
6	6...	.229	6...	161,000	1.606	.404
7	7...	.594	7...	236,300	2.357	.594
8	8...	.544	8...	418,350	4.173	1.051
9	9...	.947	9...	1,600,800	15.969	4.022
10	10...	.171	10...	93,480	.932	.235
11	11...	.329	11...	125,000	1.247	.314
12	12...	.230	12...	92,020	.918	.231
13	13...	.763	13...	338,000	3.372	.849
14	14...	.114	14...	50,000	.499	.126
15	15...	.837	15...	188,920	1.884	.475
16	16...	.158	16...	215,420	2.149	.541
17	17...	.530	17...	199,650	1.992	.501
18	18...	...	18...		...	...
19	19...	.618	19...	1,532,350	15.286	3.850
20	20...	.047	20...	401,250	4.003	1.008
21	21...	...	21...	49,500	.494	.124
22	22...	.035	22...	13,500	.135	.034
23	23...	.147	23...	60,000	.598	.150
24	24...	.474	24...	1,325,000	13.218	3.329
25	25...	.825	25...	1,335,748	13.325	3.356
26	26...	.013	26...	15,101	.151	.038
27	27...	.150	27...	462,650	4.615	1.162
28	28...	.252	28...	10,024,539	100%	25.184
29	29...	...	29...	6,815,012	...	...
30	30...	...	30...	454,334,160	...	...
31	31...	.415	31...	...	...	1.50
32	32...	...	32...	398,048	...	...
33	33...	...	33...	45,433	...	...
34	34...	...	34...	3,028,894	...	...

FI

FISCAL YEAR 1916-1917.

Acct. No.	Acct. No.	Cost per capita.	Acct. No.	Amount.	Per Cent of Total Budget.	Cost per Capita.
1	1...	\$321	1...	\$ 1,817,573	11.600	\$ 3.441
2	2...	.227	2...	1,377,800	8.794	2.608
3	3...	.548	3...	3,195,373	20.394	6.049
4	4...	.711	4...	378,700	2.417	.717
5	5...	.176	5...	104,840	.669	.199
6	6...	.207	6...	131,200	.837	.248
7	7...	.596	7...	317,640	2.027	.601
8	8...	.193	8...	655,280	4.182	1.241
9	9...	.059	9...	2,254,200	14.387	4.267
10	10...	.194	10...	116,800	.746	.221
11	11...	.667	11...	310,000	1.979	.587
12	12...	.225	12...	105,800	.675	.200
13	13...	.879	13...	516,600	3.297	.978
14	14...	.484	14...	251,780	1.607	.477
15	15...	.800	15...	474,751	3.030	.899
16	16...	.284	16...	170,071	1.086	.322
17	17...	.688	17...	321,945	2.055	.609
18	18...	.476	18...	257,000	1.640	.486
19	19...	.209	19...	1,621,700	10.350	3.070
20	20...	.251	20...	799,263	5.101	1.513
21	21...	.010	21...	5,000	.032	.009
22	22...	...	22...		...	...
23	23...	.223	23...	120,246	.768	.228
24	24...	.343	24...	1,789,090	11.419	3.387
25	25...	.925	25...	1,538,816	9.821	2.913
26	26...	.088	26...	99,115	.632	.188
27	27...	.347	27...	132,900	.849	.251
28	28...	.583	28...	15,668,110	100%	29.660
29	29...	...	29...	12,641,714	...	...
30	30...	...	30...	542,562,856	...	...
31	31...	.26	31...	...	...	2.33
32	32...	...	32...	528,254	...	...
33	33...	...	33...	54,256	...	...
34	34...	...	34...	2,328,596	...	...



Notwithstanding the increased work of the office incident to the discovery of new property and subdivisions of land, the cost per \$1,000 assessed value has steadily declined from 32 cents in 1898 to 13 cents 7 mills in 1916, as shown by the following table:

Year.	Total Assessment.	Budget Expense of Assessor's Office.	Cost per \$1000 Assessed Value.	City Tax Rate.	Assessor.
1880....	\$ 253,545,476	\$222,628	\$.875	\$1.37	Alex. Badlam
1881....	222,433,400	133,732	.601	1.57	
1882....	202,162,007	107,398	.531	1.15	
1883....	221,225,245	87,145	.393	1.2063	Louis Holtz
1884....	223,509,560	87,418	.391	1.20	
1885....	227,609,348	87,999	.386	1.125	
1886....	230,151,009	78,576	.341	1.0489	
1887....	251,746,111	84,388	.335	1.0110	J. C. Nealon
1888....	273,380,616	84,143	.307	1.1478	
1889....	306,040,405	87,825	.28	1.067	
1890....	301,444,140	84,534	.279	1.00	
1891....	311,556,079	82,318	.264	1.03	John Siebe
1892....	346,224,706	83,105	.240	1.03	
1893....	342,644,174	81,123	.236	1.00	
1894....	325,108,898	96,205	.295	1.03	
1895....	327,805,147	110,576	.337	1.00	
1896....	422,069,716	106,032	.251	1.565	
1897....	347,954,920	104,352	.299	.9692	
1898....	352,344,061	112,831	.320	1.1854	
1899....	405,111,615	86,658	.213	1.318	W. Dodge
1900....	410,155,304	84,199	.205	1.029	
1901....	413,099,993	85,200	.205	1.0762	
1902....	419,968,644	91,200	.217	1.02262	
1903....	545,866,446	95,200	.174	1.076	
1904....	502,892,359	95,200	.189	1.12	
1905....	524,230,936	95,200	.181	1.164	
1906....	375,932,447	79,200	.210	1.322	
1907....	429,611,618	89,200	.207	1.415	
1908....	454,334,160	95,200	.209	1.50	
1909....	492,867,037	100,200	.203	1.60	
1910....	515,028,100	100,700	.195	1.647	
1911....	545,064,347	101,200	.185	2.00	
1912....	604,813,249	101,200	.167	2.05	John Ginty
1913....	623,847,729	101,200	.162	2.20	
1914....	647,207,514	101,200	.155	2.25	
1915....	656,344,229	98,600	.150	2.26	
1916....	758,352,365	104,100	.137	2.33	

BUDGET EXPENDITURES, 1901 TO 1916.

The following statistical table shows the City's annual expenditure by departments since the new charter went into force, to-wit, from 1901 to 1916 inclusive. For convenience of table work each department's expenses is given a number as follows:

Account No. 1 is for yearly interest on outstanding bonds.

Account No. 2, for yearly redemption of bonds.

Account No. 3 is the total of accounts 1 and 2, representing the total annual cost of San Francisco's bonded debt.

Account No. 4—Administration expenses and includes the appropriation for the Mayor, Auditor, Assessor, Coroner, Recorder, Tax Collector, Treasurer, and Civil Service Commission.

Account No. 5—Legislative Department or office expenses of the Board of Supervisors.

Account No. 6—Legal Department includes the appropriations for the City Attorney, District Attorney, Grand Jury and Spring Valley Water Co. litigation.

Account No. 7—Judicial, includes expenses of the Superior Courts, Justice Courts, Juvenile Courts, Police Courts and County Clerk.

Account No. 8—Correctional and Charity, or appropriation made for Juvenile Detention Home, maintenance of Juvenile Detention Home, maintenance of the State Reform Schools at Preston and Whittier, maintenance of the Magdalen Asylum, maintenance of feeble-minded children, maintenance of criminal insane, maintenance of minors, maintenance of Relief Home, examination of insane, burial of indigent dead, Sheriff's Office and County Jail elevator.

Account No. 9—Educational, includes all the public schools.

Account No. 10—Public Library and Law Libraries.

Account No. 11—Election Department and Elections.

Account No. 12—Advertising, Printing and Stationery.

Account No. 13—Recreations, Parks and Playgrounds. Municipal Band, Board of Censors, Celebration of the Fourth of July and Memorial Day.

Account No. 14—Relief of Exempt Firemen, Firemen's Relief and Pensions, Widows' Pensions, Widows' Pension Bureau, Accident Insurance, Interment of U. S. Soldiers and Sailors.

Account No. 15—Hospitals, includes the S. F. Hospital, Tubercular, Isolation and Emergency Hospitals, maintenance of Hospitals and Relief Home.

Account No. 16—Health Board, general offices, inspectors, laboratory, additional equipment and special emergency work.

Account No. 17—Board of Public Works, includes Bureau of Engineers, architecture, building inspectors and other office expenses.

Account No. 18—Garbage, Sewer Repairs, Pumping and Extensions.

Account No. 19—Streets, Bridges and Tunnels.

Account No. 20—Public Buildings and Furniture.

Account No. 21—Municipal Water Works.

Account No. 22—Public Utilities, examination of.

Account No. 23—Department of Electricity and Fire Alarm system.

Account No. 24—Fire Department and water for hydrants, etc.

Account No. 25—Police Department.

Account No. 26—Real Estate Purchases.

Account No. 27—Miscellaneous, includes Public Pound, premiums on official bonds, Urgent Necessity Fund, Sealer of Weights and Measures, gasoline for autos, and judgments.

Account No. 28 is the total amount of each year's Budget and cost per capita.

Account No. 29 is the total amount of taxes raised on property taxation.

Account No. 30—Total Assessed Value of the City.

Account No. 31 is the yearly tax rate expressed in dollars with decimals for cents and mills.

Account No. 32—Estimated Population of the City.

Account No. 33 is the amount of expenditure requiring One (1) Cent in the tax rate.

Account No. 34—Amount of assessment equal One (1) Cent in the tax rate.

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REPORT
OF
JOHN GINTY, ASSESSOR
OF THE
City and County of San Francisco,
California

FOR THE FISCAL YEAR
1917-1918

THIS EDITION PUBLISHED BY JOHN GINTY



CITY AND COUNTY OF SAN FRANCISCO.

Assessor's Office.

San Francisco, August 28, 1918.

Honorable James Rolph, Jr.,
Mayor of San Francisco,
City Hall.

Dear Sir:

In compliance with the provisions of Section 9, Article XVI, of the Charter, I beg to submit my Annual Report for the fiscal year ending June 30th, 1918.

Respectfully submitted,

JOHN GINTY, Assessor.

The non-operative roll is the assessment roll subject to the city tax rate. The operative roll is the assessment of property not subject to city taxation and comprises the property of corporations taxed, exclusively for State purposes. It is required to be written in full, as all property, operative and non-operative, is subject to the additional ad valorem tax rate that may be levied by the State if the State revenues provided in Section 14, Article XIII, are not sufficient to meet the expenditures of the State. The State has not levied an ad valorem tax since 1911.

NON-OPERATIVE ROLL.

Assessment of land	\$298,394,445
Improvements ..	182,759,952
Personal property	81,194,770
Total	\$562,349,167

A net increase over last year of \$7,598,997. The increase in improvements was \$2,443,092; the increase in personal property, \$9,062,770; the loss in land values was \$3,906,865.

The increase in assessment of personal property is mainly due to merchants returning their stock of merchandise at the present high market prices, which cannot be counted on in future years. \$1,125,420 was collected as taxes on unsecured personal property, being the largest collection ever made in this office.

IMPROVEMENTS ASSESSED TOO HIGH.

A large reduction should be made for old buildings. The demand of tenants for new buildings, bungalows and apartment houses results in the old houses and flats remaining vacant, which tends to depreciate adjoining property. Social conditions also affect rental values, resulting in depreciation of selling values.

OPERATIVE ROLL.

Value of land	\$ 9,324,010
Value of improvements	5,266,120
Value of personal property	109,935,481
Value of franchises	93,790,200
Railroad property assessed by State Board of Equalization	373,419

Total\$218,689,230

A decrease of \$18,346,893 from last year caused by reduction of franchises by the State Board of Equalization.

If the operative property in San Francisco was subject to city taxation, the tax rate this year would be reduced 69 cents, making the rate \$1.77 instead of \$2.46 on each \$100 assessed valuation. While the taxpayer is relieved from paying State taxes, the city treasury

loses the taxes that would have been received from this operative property; if the law was changed to include operative property in city taxation the city tax rate to that extent would be reduced.

At the time the State Constitution was amended (November 8, 1910) authorizing the separation of State and local taxation, it was said that the taxpayer would receive the benefit of exemption from State taxation, but nothing was mentioned about the loss of the taxes on this operative property increasing the local tax rate, unless the expenses of the city were reduced. The State tax rate in 1910 was thirty-five and three-tenths cents; it is estimated that if the old law was in effect now, the State tax rate would be about seventy cents, as the State's expenses have more than doubled since 1910.

ASSESSOR'S OFFICE EXPENSES.

The total expense of this office for help for the last year was \$101,600, as against \$222,628 in 1880, when the total assessment roll was only \$253,545,476, costing \$.875 for each \$1000 assessed value, as compared with a total roll of \$781,038,397 in 1918, and an average cost of 13 cents for each \$1000 assessed value, or one-seventh of what it was in 1880.

In 1915, \$7800 was taken from the appropriation made for extra men, who are paid \$100 a month, and used to increase the salaries of the regular deputies. This is equal to a loss of 78 men for one month during the busiest months of the year; as a result I have been unable to put enough men in the field to collect unsecured personal property taxes.

I have repeatedly called the attention of the finance committee to the possible loss due to insufficient help, but they have not granted my request, and this season, as well as the coming year, I am expected to do the increased work for \$5000 less than I had in 1917, notwithstanding that by a change in the State law this office is obliged to make a military roll which used to cost five cents a name. Each and every year an increase in the appropriation should be made to take care of additional work due to the growth of the city, for this office reflects every change in city affairs.

The total budget for the fiscal year 1918-19 is \$16,015,747, of which \$13,890,024, or 84 per cent of the entire amount, is to be raised by taxation and depends largely on the accuracy and efficiency of the Assessor's office.

My request for more help to take care of the increased work was refused by the finance committee and only \$112,200 was allowed, or about one-seventh of one per cent of the total budget, and includes the expenses for books, stationery, stamps, buggy hire and map-making, which in other counties is not charged to the Assessor's office, and the State law requires the County Surveyor to furnish maps.

Based on this year's work, it will allow thirteen cents for each \$1000 assessed value, or twenty-seven cents for each separate assessment on the roll. It also includes the cost of collecting unsecured

personal property taxes, which amounted to \$1,125,420 this year, and nothing for making the military roll, which the State law limits to five cents a name.

INCREASE IN THE NUMBER OF ASSESSMENTS

	In 1905	In 1918
No. of separate land assessments.....	69,500	137,000
No. of separate building assessments	44,241	62,487
No. of separate personal property assessm'ts.	95,000	216,300
Totals	208,741	415,787

Total increase in the number of separate assessments, 207,046, an average annual increase of 15,926 new assessments each year.

Taxes collected on personal property in 1905, \$643,664; in 1918, \$1,125,420, an increase of \$481,756.

The city is amply protected against loss on unsecured personal property taxes, as Sections 3755 and 3790 of the Political Code make it the duty of the Tax Collector to collect these taxes and clothe him with the authority of seizure and sale, and Section 3 of Article IV, Chapter VI, of the Charter, provides that the City Attorney shall commence and prosecute actions against delinquent taxpayers for collection of taxes.

Collection of taxes on unsecured personal property assessments in 1918 was the largest in the history of this office, and almost double that of 1905.

In 1918 over 90,000 letters were mailed in reply to letters and remittances received, requiring \$1800 for postage stamps.

The Assessor is expected to complete his work in about ninety-three working days, between the first Monday in March and the first Monday in July. This year it would allow six seconds for each assessment, including the time required for writing rolls, correspondence, mail and telephoning, collecting and writing receipts for 33,860 personal property collections.

Tax laws are not flexible and no allowance is made between the intricacies of assessment of a large city where the changes each year are numerous and a mountain county where very few changes occur. The Tax Collector is given over eight months to collect the taxes after the assessment rolls are delivered to him by the Auditor, while the Assessor is required to find the property, appraise same, collect personal property taxes and write the rolls in three months. Evidently there is room for an amendment of this law.

The total expense of this office for help, supplies and equipment is only thirty per cent more than it was in 1900, and less than that of many years prior to the new Charter, while the total assessment roll has increased 90 per cent.

Taxation laws are very technical and complicated. The State Constitution contains twenty-four sections on taxation, the general laws ninety-six sections and the Political Code two hundred and forty sec-

tions. In interpreting these laws, the Supreme Court has rendered one thousand three hundred and twenty-one decisions, and the Appellate Court one hundred and fifty-one decisions.

Since my employment in this office my assessment of personal property has been attacked by large corporations, who have taken twenty-two appeals to the Supreme Court of this State, and twice to the Supreme Court of the United States, with a result of the city winning every one of these cases, although there were few decisions in this State to guide me, while their attorneys, who stand at the head in their profession, used their utmost skill to find flaws with the detail work of assessing.

The increase in the assessment roll of personal property which was represented in these cases was over eighty-five million dollars, and if the increase values were assessed in subsequent years the city must have collected, based on an average tax rate, nearly twenty million dollars in taxes, while the total office expenses have only been one-tenth of the increase of taxes on newly discovered property. In the last six years taxes collected on newly discovered property, not including new improvements or the ordinary increased value of land, have more than paid the total expenses of this office. This is a record not equalled by any other Assessor's office in the United States.

The Attorney-General of Mississippi, in an address before the Assessor's State Convention at New Orleans last February, summed up the difficulties that face Assessors, not only in his State, but also in other States, as follows: "The power of the State to tax is one of the sovereign powers of government, and it is the most important power that the State possesses. It constitutes the very heart of the political body. It furnishes the blood for the various arteries of government, which make that government a living, useful, and industrious body. Through the agency of taxation, the police power of the State is made strong with authority, and the humblest citizen is allowed to dwell in his cottage with safety. Through this power the commonwealth is enabled to demonstrate its uplift from savage cruelty and selfishness by establishing asylums and institutions that safeguard the weak, raise the fallen, give sight to the blind, heal the sick and cure the diseased. Through this power of taxation, which equips what is known as the police power of the State, the citizen secures that which was sought for many centuries—liberty, equality and justice.

"This vital power of the State is less understood and less appreciated than any other function of government.

"To assess justly the various forms of property in your State would require, first, an Assessor who has been trained and has had long experience at the work; second, that such a man would be entitled to receive a salary commensurate with the ability required and sufficient equipment and help; third, and most important of all, such an Assessor should be removed from political conditions that hang as a millstone about his neck in the proper assessment of property.

"The tax Assessor is the State's soldier on the battlefield of civil government. Equip him for his work just as you would the soldier for his duties on the battlefield of war; train the Assessor, pay him well, and remove his election from the field of party politics."

During the last year this office has been honored by letters from prominent people and institutions asking for information on assessment principles and the best system of appraising city and farm lands, covering all the different factors that are included in a correct appraisement.

The printed report I made to the State Association of Assessors, setting forth a scientific method of appraising farm lands, seems to have found an unexpected appreciation and requests for copies of same. Among the letters received asking for information on appraising and assessing are the following:

Banks:

Federal Farm Loan Bank, Berkeley, B. G. White, President.

Federal Farm Loan Bank, Berkeley, Geo. H. Thomas, Treasurer.

Federal Farm Loan Bank, St. Paul, Minn., Prof. Saml. N. Peep, Appraiser.

Kountze Bros., Bankers, New York City.

Colleges:

University of California, Prof. R. L. Adams, Class of Farm Management and Agronomy.

University of California, Prof. J. G. Moody, Assistant Professor of Agriculture.

University of California, Prof. Chas. T. Thaer, Soil Technology.

Dominion of Canada Institute of Agriculture, Ottawa, Canada, T. K. Doherty.

Iowa State Agricultural College, Ames, Iowa, Prof. O. G. Lloyd.

Oregon State Agricultural College, Corvallis, Or., Prof. H. D. Schudder, Soils and Farm Management.

Massachusetts State Agricultural College, Amherst, Mass., C. R. Green, Librarian.

Ohio State University, Columbus, Ohio.

Libraries:

New York Public Library, E. H. Anderson, Director.

University of California Library, Jos. G. Rowell, Librarian.

Chicago Public Library.

Boston Public Library.

Assessors:

Long Beach, Cal., A. L. Parmley, Assessor.

Kansas City, Mo., Robt. S. Stone, Assessor.

Milwaukee, Wis., E. H. Boddin, Tax Commissioner.

Tax Commissioners:

Wisconsin State Tax Comm., A. J. Myoland, Secretary, Madison, Wis.

Nevada State Tax Comm., F. N. Fletcher, Secretary, Carson, Nev.

Appraisers:

Inheritance Tax Appraiser for California, A. W. Brouillet.

Interstate Commerce Commissioners, L. D. McPherson, Senior Appraiser.

Miscellaneous:

E. A. Abbott, Berkeley, Cal.

Davis R. Dewey, Managing Editor of the American Economic Review, Cambridge, Mass.

H. J. Burton, Chairman Tax Committee of the National Association of Owners and Managers of Office Buildings.

Henry Bruers, Chamberlain of New York City.

Jno. A. Zangerle, County Auditor, Cleveland, O.

Henry Steffins Jr., of the Detroit Bureau of Government Research, Detroit, Mich.

J. W. Beatson, Secretary, The National Economic League, Boston, Mass.

F. R. Fairchild, Secretary, National Tax Association, Yale University, New Haven, Conn.

L. D. Woodworth, Secretary of Advisory Council of Real Estate Interests, New York City.

F. G. Remann, Tax Attorney, Tacoma, Washington.

E. C. Schmiegelow, Danish Counsel, representing foreign department of Denmark.

F. H. Bloodgood, Real Estate Tax Commissioner of California.

W. J. Ghent of State Commission of Immigration and Housing, Tacoma, Washington.

Colorado Taxpayers' Protective League, Denver, Colo.

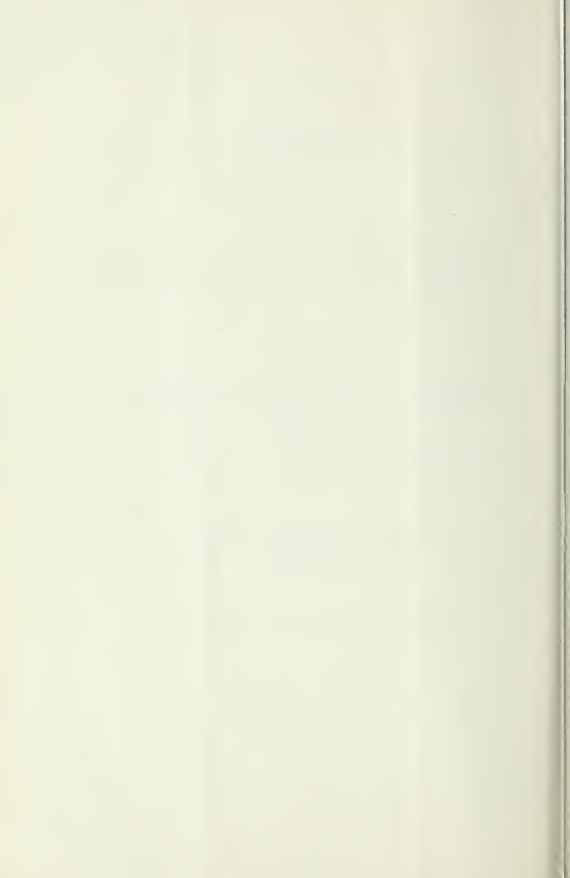
These inquiries would indicate that San Francisco methods of assessing are accepted as being standardized and up-to-date in methods of appraising.

*Compliments of
John Ginty, Assessor*

REPORT
OF
JOHN GINTY, ASSESSOR
OF THE
City and County of San Francisco,
California

FOR THE FISCAL YEAR
1918-1919

THIS EDITION PUBLISHED BY JOHN GINTY



Hon. James Rolph, Jr.,

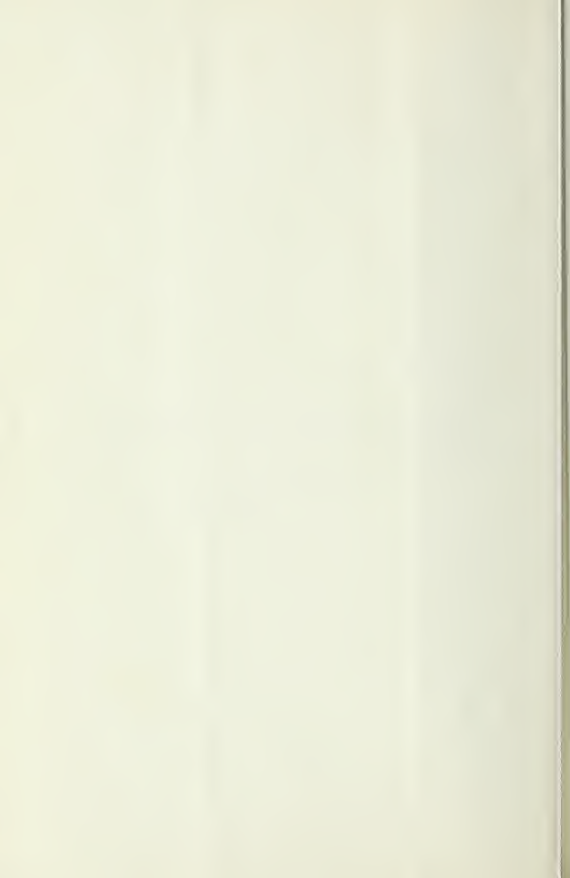
Mayor of San Francisco.

Dear Sir:

In compliance with the provisions of Section 9, Article XVI of the Charter, I beg to submit my Annual Report for the fiscal year ending June 30, 1919.

Respectfully submitted,

JOHN GINTY, Assessor.



ASSESSMENT ROLLS.

The assessment of Non-Operative property taxed exclusively for City and County purposes, and Operative property that is subject to State taxation only, as follows:

	Non-Operative	Operative	1919 Total N. & O.	1911 Total N. & O.
Land	\$297,744,545	\$9,283,038	\$307,027,583	\$288,095,453
Improvements ...	184,756,111	5,308,520	190,064,631	145,167,790
Personal property	84,311,171	212,680,623	296,991,794	81,764,821
Totals	\$566,811,827	\$227,272,181	\$794,084,008	\$515,028,064

In 1911 the assessed value per capita was \$1,213; in 1919, \$1,414.

The increase since 1911 has been \$18,932,130 in land assessments, or 8 per cent; \$44,896,841 in improvements, or 31 per cent; \$215,226,973 in personal property, or 263 per cent. The total increase of the entire roll was \$279,055,944, or 54 per cent.

The assessed value of San Francisco in 1919 is 20 per cent of the entire assessed value of the State of California in 1918, and in excess of the total assessed value in each of the following states and territories of the United States: Alabama, Arizona, Arkansas, Delaware, Florida, Hawaii, Idaho, Kentucky, Maine, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Rhode Island, South Carolina, Tennessee, Utah, Vermont, Wyoming.

POPULATION AND ASSESSMENTS, 1850 TO 1919.

YEAR	Popula- tion	Assess- ment	Assess- ment Per Capita	Per Cent Increase in Assess- ment in 10 Years	Per Cent Per Year
1850.....	34,776	\$21,621,214	\$622		
1860.....	56,802	35,967,499	633	66	6.6/10
1870.....	149,473	116,375,988	778	224	22.4/10
1880.....	233,959	253,520,326	1,083	118	11.8/10
1890.....	298,997	301,438,040	1,008	19	1.9/10
1900.....	342,782	410,147,054	1,196	36	3.6/10
1910.....	416,912	515,028,064	1,235	25	2.5/10
1919.....	561,813	794,084,008	1,414	54	6.
Increase in 69 Years	527,037	\$772,462,794	\$1,465		

COST PER CAPITA FOR CITY GOVERNMENT.

YEAR	City Tax Rate	Budget	Expense Per Capita
1850.....	\$1.50	\$324,318	\$9.33
1860.....	2.25	1,201,692	21.15
1870.....	1.98	2,505,467	16.76
1880.....	1.57	6,517,030	27.85
1890.....	1.03	4,497,200	15.04
1900.....	1.127	5,626,200	16.41
1910.....	1.647	11,323,500	27.16
1919.....	3.08	19,551,476	34.80

Increased expense per capita in the last 69 years, 274 per cent, or 4 per cent a year.

In the 69 years, the total increase in population has been 1515 per cent, or an average of 23 per cent per annum. The total increase in assessment was 3753 per cent, or an average of 52 per cent per annum.

Above does not include losses by exemption of shipping, \$7,000,000; veterans' exemption, \$1,100,000, or other non-taxable property, to-wit: Owned by the City, \$34,954,180; churches, \$3,822,550; Panama-Pacific Exposition Company, \$252,020; State of California, \$9,883,590; United States of America, \$19,453,940; totaling, \$68,366,280.

LIMITATION OF EXPENSES OF ASSESSOR'S OFFICE.

The absurdity of no additional appropriations for the Assessor's office each and every year is proven by the following explanation of what causes additional work:

The National Tax Association, whose first conference was held in Columbus, Ohio, November 12th to 15th, 1907, and whose annual conferences aim to equalize or improve systems of assessing and taxation, and the many state tax commissions that have made reports in the last ten years are on record as saying the Assessor's office is the most important of all county offices and generally is the poorest equipped and under-paid of any county office.

History shows that inequitable taxation is the principal factor in the downfall of nations that were once called the leaders of civilization, art and sciences and was the cornerstone of this great nation in 1775 with the demand of "no taxation without representation."

As a barometer of the financial conditions, the Assessor's office should be the final answer.

If the population increases annually, the increase in the Assessor's work will follow with an increase of the number of personal property statements and collection of taxes on same; also increases the work of assessing new buildings and parcels of land, mapping and appraising new subdivisions and new stores. Increased sales of property often lead to increased assessments and always add to map

work and transfer records. Even deaths increase the work of probate records, frequently leading to assessment of property that had not been returned annually by the living owner.

Paving streets and other public improvement is reflected in increased values; automobiles, franchises, exemption affidavits, in fact, almost every change in conditions or growth of a city is reflected in values, and for these reasons increased annual appropriations should be the rule.

In 1915, the State law was changed making it the duty of the Assessor to make the military roll. The law provides that the Assessor shall receive five cents a name for this work, to be paid him by the county, which would have been about \$5,000 each year the roll was made, but this office has not received any money for this work.

A comparison of figures of the last eighteen years will prove above statement.

In 1901, the total assessment was \$410,146,954; in 1919, \$794,084,008, an increase of \$383,937,054, or 94 per cent in 18 years. In 1911 (the last year of Assessor Dodge's administration), the total assessment was \$515,027,164. In 1919, \$794,084,008, an increase of \$279,056,894, or 54 per cent in 8 years.

In 1911 the total number of personal property statements used was 136,000. In 1918 the personal property assessments, made from statements, also franchise and automobile cards, compiled from the State records in Sacramento, were 217,000, an increase of 81,000, or 60 per cent, in the work of assessing personal property.

In 1911 the total parcels of land appraised and written on the rolls was 99,016; in 1919, 136,586, an increase of 47,495, or 48 per cent.

In 1911 there were 51,278 assessments of improvements; in 1919, 69,287, an increase of 18,009, or 35 per cent.

In 1911 the total amount of unsecured personal property taxes collected by the Assessor was \$609,744; in 1919 it was \$1,237,012, an increase of \$627,268, or 103 per cent.

In 1911 the total expense of Assessor's office was \$108,700; in 1918-19, \$117,700, an increase of \$9,000, or 8 per cent. Of this amount \$1,000 was for increased cost of stationery, \$1,000 for buggy hire and \$7,000 for increases in wages of deputies working a full year.

In 1911 the total number of men employed, computed on the basis that the salary paid extra clerks was based on the number of clerks it would employ for a full year's work at \$100 per month, was 71½ men; in 1919, 67½, a decrease of 4 men for a full year, or 48 men for one month, equivalent to a 6 per cent reduction in man power.

In 1911 the total budget was \$11,323,500, or \$27.16 per capita; 75 per cent of the budget was raised by taxation, and the total cost of the Assessor's office was nine-tenths of one per cent of the total budget.

In 1919, the budget is \$19,551,476, or \$34.80 per capita; 90 per cent of same will be raised by taxation. The total cost of the Assessor's office is six-tenths of one per cent of the total budget, or a little over one cent in the tax rate.

In 1911 the cost per parcel for assessing was 43 cents; in 1919, 29 cents. In 1880 the cost per \$1,000 assessed value was 88 cents; in 1911, 18 cents; in 1919, 15 cents.

The work in any Assessor's office is judicial in character; it is the enforcement of the laws of taxation honestly interpreted and equitably distributed as provided in the statutes. The integrity and ability expected of a judge is no greater than that which the Assessor is expected to perform. The Assessor should be non-partisan and free from prejudice, a student of his subject and a gatherer of statistics of current events as evidence of values.

This office holds the record for interpretation of tax laws. Since 1900 twenty-five appeals have been taken to the State Supreme Court by "conscientious objectors," and twice to the Supreme Court of the United States, and in every case the courts have sustained the actions of the Assessor.

The result of this litigation has added millions of dollars to the roll for property heretofore untaxed, and if computed on an average of the City's tax rates would produce over twenty-five million dollars in revenue.

The new taxable property discovered by this office in the last eight years that heretofore escaped taxation would more than pay the entire expense of this office since 1911, or the equivalent of a donation to the taxpayers of nearly a million dollars.

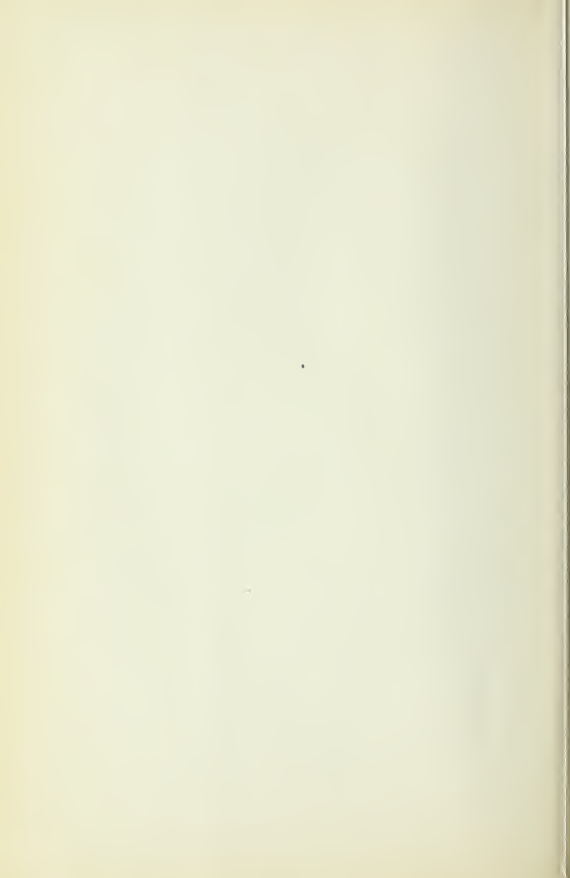
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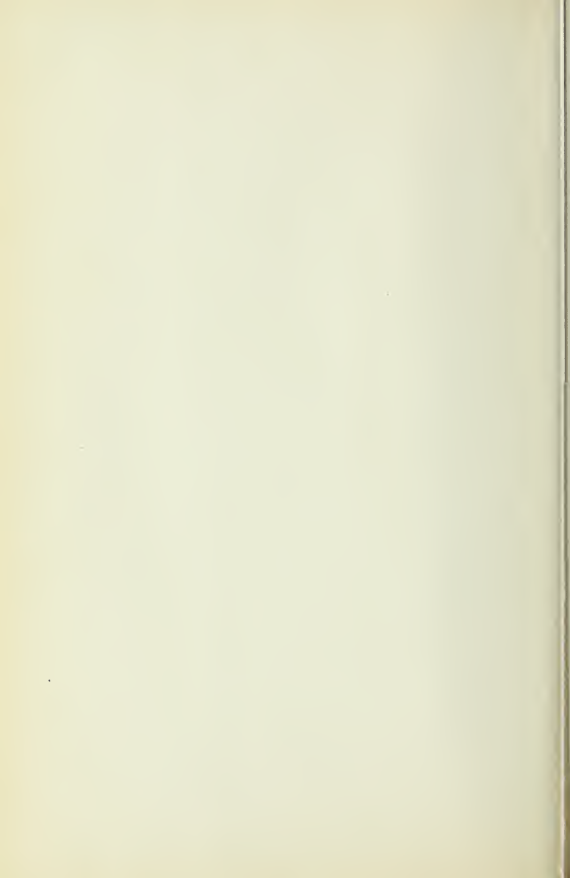








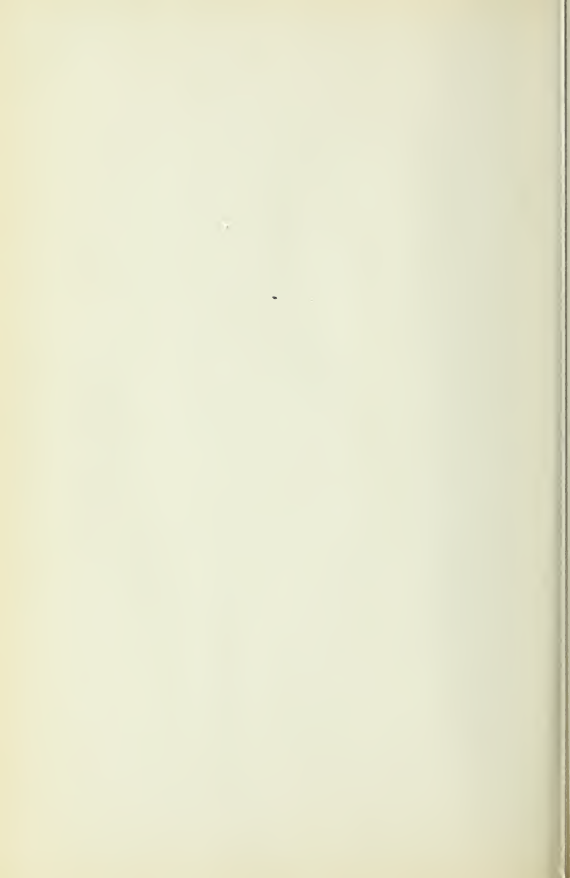


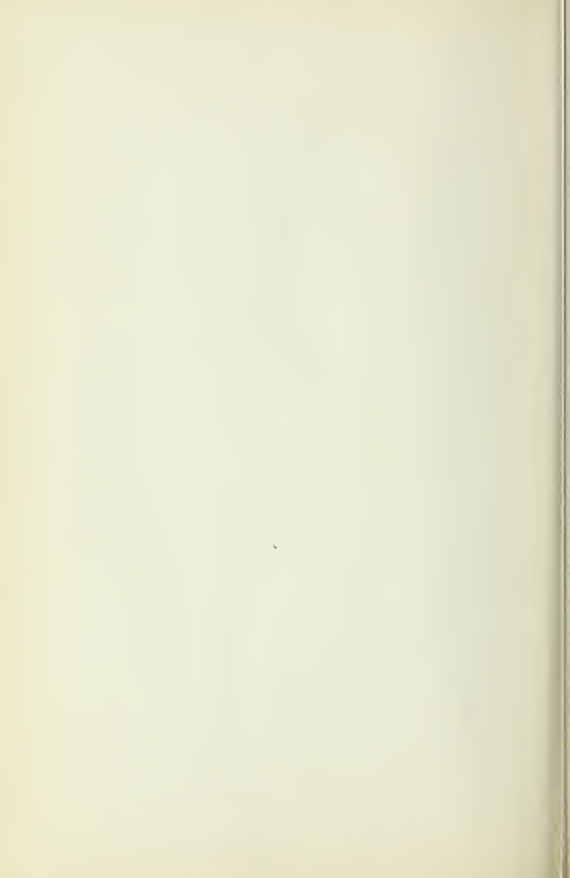




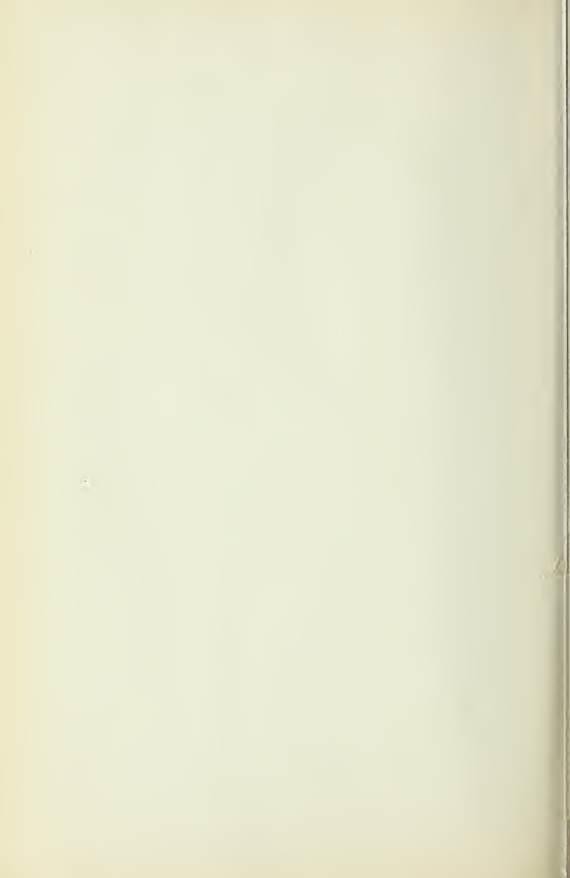


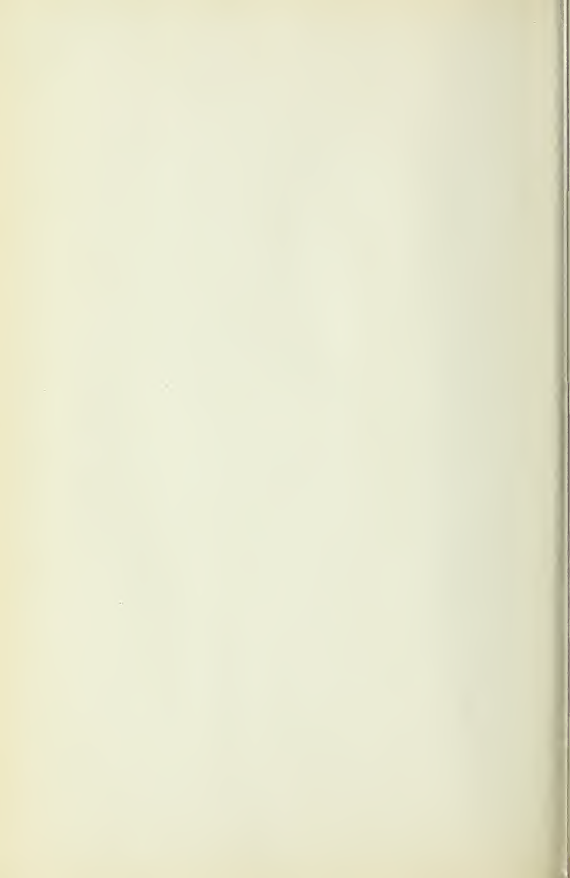








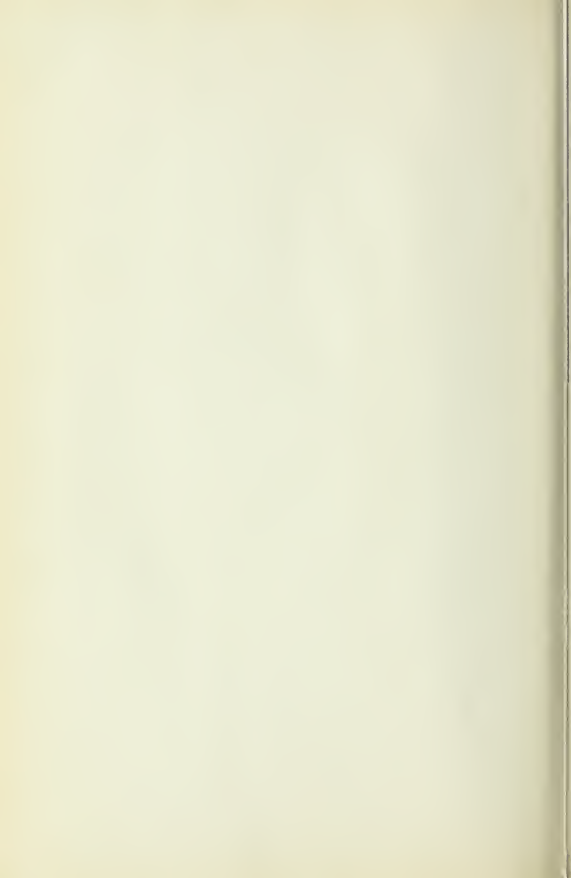






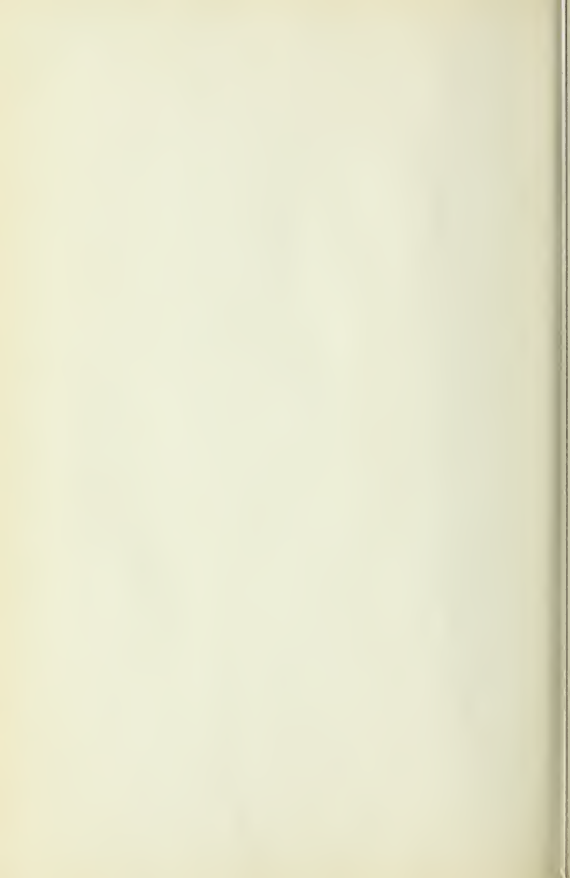


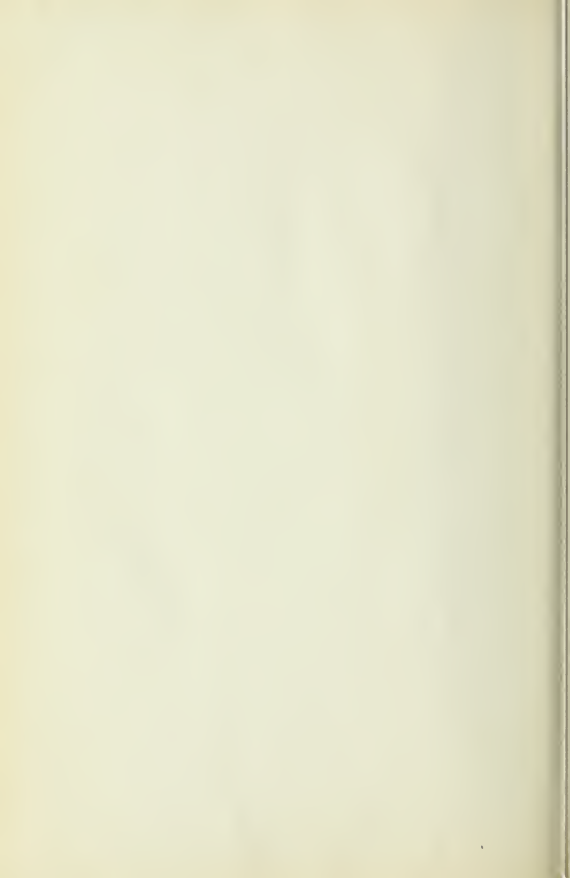












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